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Resilience among the Extreme Poor in Bangladesh¹

September 2016

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The three authors are from the University of Bath (UK) which has played a leading role supporting the lesson learning and advocacy activities of EEP-Shiree since its inception. The views and analysis expressed in this report are those of the authors and do not necessarily reflect the views of the programme, the Government of Bangladesh or UK-DFID.

Introduction

Over the last 8 years, UK-DFID has funded the EEP-Shiree programme to ‘graduate’ 1 million people out of extreme poverty, focussing upon the poorest as targeted beneficiaries. The **method** was primarily via asset transfers, the **means** were via a Challenge Fund supporting partner implementing NGOs, and the **measures** were embodied in a multi-dimensional notion of graduation. However, during the period of the programme there was a discourse shift from the static threshold metaphor of ‘graduation’ which says little about sustainability towards the more dynamic and significant notion of ‘resilience’.

So, what is the experience of being extreme poor? Drawing on qualitative data from life histories and tracking studies in EEP-Shiree³, it is clear that there are different routes to becoming extreme poor, which then affect that experience. These routes combine both systemic and idiosyncratic explanations of becoming, living as and sometimes escaping from being extremely poor. The difference between idiosyncratic and systemic explanations is important. **Idiosyncratic** explanations focus upon **personal issues** such as ill health, disability (physical and mental), elderly family demographics, personal disasters and shocks; **systemic explanations** refer to the **relationships through which extreme poverty has been created or reproduced**. Some examples are:

- marginalisation as ethnic minorities and *adivasis* revealing prejudice based exclusions;
- desertion of women by men, leading to female-headedness;
- loss of land through indebtedness;
- eviction from homestead (*bari*) land;
- denial of access to *khas* land and other productive inputs;
- exclusion from community grazing spaces;
- discrimination in local markets;
- insecurity of mobility for other work;
- vulnerability of single women in public spaces;
- ill-health and morbidity of key earners;
- malnourished and stunted children;
- difficult access to services (often at higher prices);
- relegation to insecure, casual, hazardous and undignified employment opportunities;
- absence of supportive networks to be included in social protection coverage.

To address these realities of becoming and being extremely poor, instead of fancifully constructed Elysian fields populated by ‘graduates’ who are still poor, we need a conceptual objective which fits more closely to the treacherous, political economy terrain, strewn with boulders, on which secure livelihoods have to be pursued: **resilience**. Fortunately, the Shiree life history and tracking studies enable us to speak empirically to the issue of resilience. This final report from the University of Bath EEP-Shiree research team analyses the experiences of extreme poor households and individuals seeking resilience for their livelihoods through

³ 72 households have been tracked closely over several rounds of visits, starting with background studies of their life histories followed by tracking studies to assess the impact of their inclusion as beneficiaries in the programme. See section 2 below on methods for further details.

knowledge gained from working with teams of research officers and in conjunction with other researchers from the University of Cambridge as well as practitioners in the programme, including of course partner NGOs in the Challenge Fund. The report is organised into 4 sections: an opening discussion of resilience as a concept in the context of livelihoods and extreme poverty in Bangladesh; an analysis of our dataset of 72 households, including exemplar case studies, to illustrate major resilience challenges; the implications of our analysis for policy levers; and a conclusion, re-stating the superiority of resilience over graduation as both a conceptual and programme aspirational objective, and the case for a more sustained, continuous state management of and compensation for the market to achieve poverty reduction and avoid the inter-generational transmission of poverty. We finally offer three appendices. The first is an illustrative example of indicators of individual and household resilience, expanding on discussion at the end of section 1. The second gives some key details of the 72 households that participated in our tracking studies. This will give a broader context to understand the empirical findings of section 2. The third summarises some key Shiree Working Papers based on primary research generated to examine the dynamics of resilience amongst beneficiary households.

Section 1: Deconstructing Resilience

The research team within Shiree critiqued ‘graduation’ early on as essentially not being realistic about the political economy conditions which bring about poverty and inequality. This was supported by evidence of churning around thresholds at both lower and upper poverty lines, implying that crossing a threshold is no guarantee of how long one remains in a graduated state. So what matters is whether people are securely in a situation of non-poverty. We were also concerned that ‘graduation’ from extreme poverty was, in another sense, a very limited ambition of crossing the lower poverty line into the category of moderate poverty, with its attendant threats and challenges. And of course, ‘graduates’ in the education sector cannot just sit on their laurels even if they get a first class degree. They have to do something with it if they want to be successful. The same applies to those graduating from poverty or extreme poverty. With enough programme money, the objective of graduation from extreme poverty without worrying about longer term success constituted low hanging fruit in development aid terms (Devine and Wood forthcoming). Just ‘give them the money’ would have been almost good enough to meet the measure of a successful project. However that stance is not entirely fair. The programme has kept large numbers out of extreme poverty for several years, even while the future is uncertain. But with these critiques, thoughts turn towards resilience.

The concept of resilience is essentially about time and the control and management of it. All humans (and indeed other conscious and breeding creatures) have some awareness that they live in time, which means that the present can only ever be a fleeting moment. Our senses of our personal history can be reflected upon more leisurely through memory, though often refracted through present frameworks and discourses rather than those prevailing contemporarily. Thus even history is not static, but continuously re-interpreted by reference to present conditions and challenges. Our time is also available for possession by others and thus can be considered as an index of power, inequality and degrees of personal autonomy. Our histories can be re-organised by others, removing and adding core identities through labelling which can have an impact upon our presents and futures.

Thus time is also political. Poorer, and more politically weak individuals, households and communities have less influence over how their stories are presented, and less control over their urgent and fragile futures. Indeed their ‘stories’ (i.e. the full interlinked complexity of their lives) are more likely suppressed by powerful others who reduce such poorer people to a series of ‘cases’, requiring them to disaggregate their own rationalities to enable fit to the compartmentalised rationalities of powerful individuals and organisations, not least the state. All targeting reflects these processes of disarticulation. Thus being resilient in relation to services from the state and other patrons (NGOs and individuals) is especially problematic for extremely poor people, indicating other people’s control over personal futures and thus contributing to uncertainty.

We humans are essentially social creatures. Over time we survive collectively or not at all. We are also hard wired into a sense of life cycle in which our periods of personal autonomy, with others dependent on us, are dwarfed for many of us by our periods of dependency upon others especially at either end of our lives. Our social being is thus represented by vertical (or *intergenerational*) dependencies over time, as well as horizontal (reciprocal or collective and

intragenerational) dependencies at any one particular point in time. We are **time traders** within a set of discount preferences. We have time preference behaviour which extends beyond the trading periods of our own lives into the periods occupied by our descendants. Most of the consumption or investment concepts through which we live are ‘time’ concepts: nurture, education, preparation, utility, health, pensions, care. Indeed most of our behaviour is about the future—some of it the immediate future, some of it about the medium term future and some of it in the much longer term. We rarely consume for the present. In our dependent periods, we receive and are grateful for the care of others (from adult carers when we were children, and the care of us by younger people when we are older), and resilience in societies like Bangladesh also requires care of dependent others in adult non-dependent time periods. Thus resilience has to be a social construct not just an individual one, even if the ‘social’ is intra-household.

Humans do actually behave as if they are bothered about the future: their own futures and those for whom they have a moral attachment. Thus those who can will not only invest for their own personal futures, for a time when they can no longer labour or earn via pensions and other savings, but they are also concerned about legacy and inheritance for their kin, so they can be resilient too. But it is also true that for many families across the world, including in the UK, this comfortable scenario is out of reach. Indeed, one of the few ways poorer people, who nevertheless have long life expectations into old age and infirmity, can invest in their personal futures is via their children as sources of care to themselves as parents in old age. Sometimes, this personalised ‘survival’ formula can be understood in terms of the ‘peasant analogue’: an intimate inter-generational deal between inherited property rights, labour and care services. But these conditions (both demographically and in terms of political economy) are rarely fulfilled among extreme poor households, thus reducing personal autonomy and capabilities in the story of extreme poor resilience. This observation further reinforces the categorical distinction between extreme and moderate poverty.

The literature on resilience strongly addresses environmental and sustainability themes through various entry points and contexts. A familiar context for resilience theory has been extreme events (Carpenter et al 2012), environmental disasters, especially coastal (Adger et al 2005), shocks (Walker et al 2012) and climate change policy more generally (Adger et al 2011). Bockel et al (2009) use a case study from Madagascar to introduce the idea of socio-environmental safety nets to support recovery from climate accidents. Levine et al (2011) explore support for adaptive capacity in response to climate change in Africa. Sometimes the preoccupation has been with ‘tipping points’ in relation to climate change (Werners et al 2013) and ecological networks (Tylianakis and Coux 2014) and whether they can be predicted (Lindgren et al 2012) and pre-empted through early warning signals (Scheffer et al 2009, Carpenter et al 2011), and implications for recovery (Veraart et al 2012). Much of the pioneering thinking has been through examination of socio-ecological sustainability (see especially the introduction to the Special Issue of *Ecology and Society* (Walker et al 2006 and remaining papers) and Ostrom (2009) offers a general framework for analysing the sustainability of socio-ecological systems. Resilience, as we point out below, is all about adaptive capacity in the context of rapid change and systemic transformations, and this has been explored by Folke and others (2002 and 2012), as well as by Gunderson and others for wetlands socio-ecologies (2006). While Olsson and others (2004) explore adaptive co-management, Levin and others see socio-ecological systems as themselves complex adaptive systems (Levin et al 2013). As we also observe later, the challenge of resilience in the context

of livelihoods cannot be separated from the problematic of governance as explored in a socio-ecological context by Lebel et al (2006). Once humans, institutions and the natural environment come together, complex, interdependent and iterative systems come into any understanding of resilience, as addressed by Bashan (2013) and Wang (2013). This becomes an issue for our analysis in the relation between the agency of the extremely poor and the institutional uncertainty which surrounds them.

Health, and especially mental health, also features strongly in the resilience literature, especially in the context of agency and capabilities. Harrison et al (2004) refer us to the idea of ‘salutogenesis’: the causes and distribution of health and wellbeing in groups, communities and countrywide populations. This notion is attached to the idea of health ‘assets’ which moderate risk factors through support for ‘positive adaptation’ and ‘protective factors’ (Bartley 2006). In our analysis, we are very conscious of the causal link between the scope for agency as indicated by adaptation, and the need to protect gains and resilient trajectories in the context of surrounding hostile and threatening conditions arising from inequalities and poor governance. In the mental health discourse, the argument is that individuals need this support not just classes of individuals. Popay et al (2007) argue that people are not just passive victims of harmful events, social processes and personal health syndromes and can indeed rediscover agency. However the power of forces beyond individual control has to be recognised. This issue of control over uncertainty and unpredictable surrounding forces is a strong theme for us. Friedli (2009), writing about Europe in a cross-national comparative study of health and inequalities, summarises three different levels which connect mental health and resilience:

- environmental capital: structural factors and features of natural and built environment that enhance the community capacity for well-being;
- social capital: norms, networks and distribution of resources that enhance community trust, cohesion, influence and cooperation for mutual benefit;
- emotional and cognitive capital: as resources that buffer stress and/or determine outcomes and contribute to individual resilience and capability.’ (p.23)

All 3 levels come into play in a discussion of resilience, indicating the central tension between agency and the context for it, a context which is usually determining and shaping unequal outcomes in terms of ‘salutogenesis’.

Our focus upon resilience pays attention to the sequencing of livelihood strategies pursued by poor households and their medium and longer, inter-generational implications. With environmental sustainability in mind, Chambers and Conway (1992:6) refer to the household’s ability to “cope and recover from stresses and shocks” in a way that “maintains or enhances its capabilities, assets and entitlements, while not undermining the natural resource base”. More broadly, in the development literature, resilience is understood in terms of the need for socio-economic security in the face of multiple vulnerabilities, adverse events, hazards and shocks (see below for a crucial distinction we make between hazards and shocks) (Pasteur 2011). The study of resilience has analysed the changes in the anticipatory, coping, adaptation and recovery strategies of households. It has also involved studying the implications of these processes and strategies for longer-term well-being and future livelihood

options. A few studies refer to and make an attempt to define resilience in the context of poverty. Adger and Kelly for instance wrote:

“poverty affects vulnerability through individuals’ expectations of the impacts of hazards and their ability to invest to alleviate risks. It also affects the coping and recovery from extreme events through directly constraining opportunities for coping and reducing the resilience to impacts” (1999:260).

In this way, Adger and Kelly separate poverty and vulnerability to explain the capacity for households to identify, anticipate and prepare for threats to mitigate risk.⁴ This suggests that while the idea of ‘graduation’ looks at poverty alleviation, the idea of resilience looks at overcoming vulnerability, and is thus more comprehensive since it embraces a much wider proportion of the population. Indeed for Bangladesh, some estimates of vulnerability above the poverty line embrace 50-80% of the population. Part of the complication is the behavioural unit of analysis: individual, household, community, nation or even beyond. Where the analysis moves above the household, then systems thinking starts to apply. So, for example, Walker et al. emphasize the need to understand resilience as a system’s ability to

“remain in a particular configuration and to maintain its feedbacks and functions, and involves the ability of the system to reorganize following disturbance-driven change” (2002).

In this way, the concept is firmly attached to the idea of ‘coming back to some initial point’ as a sign of achieved resilience. But with our focus upon the extreme poor, this limited version of resilience is insufficiently ambitious and demands caution on our part. It is by no means clear from the literature that resilience is a perfect replacement term and substitute measure for graduation. It has strong denotations of recovery and adaptability under stress to regain status quo ante conditions of performance, and has been mainly applied to ‘systems’ whether environmental or medical (including psychological): the two main branches of the literature. But is this how we wish to deploy the term in the context of poverty eradication and thus improvement? In much of this literature, a person, household or community can be resilient in the sense of recovery without improving their situation beyond what it was before. Theoretically they can in fact be ‘resiliently poor or extreme poor’

So our focus needs to be ‘resilience at a newly improved level of livelihood’. The research studies in EEP-Shiree, resulting in working papers, had an early focus upon ‘protecting the gain’, guided by our knowledge that the poor in Bangladesh (perhaps by definition anywhere) have to operate in a hostile political economy in which any improvements are under constant threat and can be undermined at any time by surrounding powerholders. The final round of studies, and thus working papers, focussed quite explicitly upon resilience, making more use, by then, of life histories and tracking studies.⁵ These enable us to engage with the conditions and factors which help or hinder being resiliently non-poor, or at least more permanently escaping the earlier condition of being extremely poor.

⁴ Miller (2010) also explores the conceptual distinction between resilience and vulnerability. Bene et al (2012) question how far the concept of resilience in the literature informs vulnerability reduction programmes.

⁵ See appendix 3

The systems oriented literature about resilience conceptually relies heavily upon uncertainty: destabilising hazards, shocks, disasters whether environmental or medical/psychological. The core resilience notions of recovery through adaptability under conditions of uncertainty lead us on to a range of supporting concepts.⁶ But before considering those, we also need to adjust the core notion of recovery to one of maintenance and coping. In other words, resilience as a concept should not rely solely upon recovery from decline, but upon pre-emptive capacity to perceive threats and offset them. This is akin to the poet Keats' notion of 'negative capability'—the ability to live successfully, thrive, with uncertainty. While uncertainty is a generalised human condition (the ultimate uncertainty of our own deaths, for example, is a defining condition of human ontology), different types of uncertainty affect different humans in different ways, and thus we are differentiated along many dimensions—which is the *explanandum* for the paradigm focus upon 'multi-dimensional poverty'. Thus before de-constructing 'uncertainty' as the necessary counterpart to 'resilience', we can confidently observe that the poor face more of it than the non-poor. But that relationship is iterative, and a function of capabilities or as we would prefer to put it: the security of agency. Life is more uncertain when less of it can be controlled or insured for. That is quite a good contributory definition of poverty, and is a key guide to eradication policy.

Uncertainty is clearly about predictability. Like the rich, the poor may be able to predict events but, unlike the rich, cannot adequately prepare for them. Of course there is some social variation in access to relevant information for prediction and perhaps even in the capacity to interpret information. The resilience literature emphasises recovery from hazards and shocks, but some of this is lazy thinking. Hazards are not shocks in that they are predictable as risks, entailing calculations as well as capacities to invest reasonably or proportionately given probabilities of the hazard occurring. Shocks by definition are surprises. **So for resilience, hazards are about preparation, while shocks are about the capacity to respond.** Failure to prepare for hazards can certainly leave one more deeply exposed to the effect of shocks leading to disasters. While hazards can be planned for, we have to differentiate between types of hazard: frequency; depth of significance; short or long term in effect; multiplier effects; length of recovery periods. Therefore people have to be resilient to different threats simultaneously and in parallel, dealing with some quickly while others will take more time to manage. So we need to understand an individual or family's resilience portfolio, which can be very complicated. And we need to understand the different ways in which an individual or family's resilience capacity can thus be supported. For both hazards and shocks, preparation and response entails some notion of insurance or, *in extremis*, safety nets.

The principle of insurance is the sharing of risk probabilities and the sharing of responses at a level beyond likely/predictable co-variance. That requires institutions: informal for some risks at the household level; more formal for risks at the community level since the principle of covariance then requires sharing with remoter strangers, which entails abstract contracts. Insurance then is not just financial, but social. But crucially it is about managing risk over time, and this applies especially to hazards which are more risky (i.e. likely to happen) even if their impact might be less than covariate shocks. Insurance is not just about the future. The presence or possession of it is a contributor to a sense of well-being in present time. It is a

⁶ Davies et al (2013) review different forms of adaptive social protection across 124 programmes in South Asia.

downpayment (literally but also figuratively) on security. So this is a relationship between present and future time, which entails the allocation of scarce resources over different time periods as a function of personal discount rates⁷, and a willingness to spend without ever claiming.

An aspect of insurance is savings. This again is an allocation of resource between present and future use. Savings for predictable, highly likely hazards is rational for those who can afford it, especially if those savings attract interest when stored as deposits. Having savings as a cushion to fund recovery from shocks is clearly a good idea if the prospect of obtaining recovery funds at the time of shocks comprises an entitlement problem when all neighbours are trying to do the same thing: the covariance problem. Such 'cushion' savings can also double up as preparation for hazards.

But uncertainty for the extreme poor has more aspects than is familiarly covered by references to hazards and shocks, though we can make 'hazards' a much more inclusive, political economy driven concept for our analysis, and thus take it beyond its environmental and medical connotations. The poor generally, and the extreme poor especially, have to survive in a hostile, hazardous, political economy, a landscape populated by institutions which are imperfect and dysfunctional for them. These are all hazards in the sense that they are predictable threats to survival, requiring the agency of negative capabilities. And when the extreme poor are being assisted by an external agency, through asset transfers for example, they are being *de facto* encouraged to enter new experiences of uncertainty via a wider set of transactions (markets and relationships).

As a simple illustration, let us consider a family receiving the grant of a cow in an asset transfer programme like EEP-Shiree. This is a good example because cows were a popular asset transfer. Cows have to be fed: stall feeding or access to grazing land. Purchase of fodder entails market entry and negotiations with new players—strangers or otherwise. Access to grazing land is through rents or some activation of a common property right or a latent common pool assumption, neither of which may have been 'tested' for years. Do these existing 'rights holders' want to accommodate new claimants on these resources? And if these new claimants have been subsidised by the grant of a cow, then is this not an opportunity to capture an aspect of that subsidy through charges for access to fodder or grazing? The *Adivasi* families, receiving cows from the NETZ EEP-Shiree partner faced this problem acutely through the filters of longstanding ethnic discrimination. A problem compounded if the cow was not *deshi* and itself not easily adapting to the local feeding environment. Much uncertainty, therefore, arising from a gift, not only threatening its potential utility but perhaps activating other dimensions of resource competition and thereby disturbing fragile social understandings and Faustian bargain dependencies (Wood 2003).

Another example is access to *khas* land and *khas* water bodies. Although the term *khas* refers to untitled resources, legally at the disposal of the state, they have usually been informally occupied and used by local powerholders who resent the prospect of a legal transfer to a new

⁷ This term refers to how the future is valued or can realistically be valued given personal constraints. If the future is more certain in the sense that it can be controlled and prepared for, as for richer people, then the future can be valued higher with a therefore a low discount rate. Thus the proposition is that the poorer one is, the less control over one's future, the more insecure it becomes, so one's discount rate is higher.

claimant, especially if as extreme poor they are also dependents. Is the targeted beneficiary politically and socially equipped with the appropriate negative capabilities to thrive at these new levels of opportunity? Can the asset gain be protected? (Marsden and Wood forthcoming, Tariquzzaman and Rana forthcoming)

In both of these examples, we see the interaction between 4 institutional domains (state, market, community and household) all of which reflect inequality and discriminatory power and are inter-permeable in their norms of behaviour, functioning favourably for powerholders and unfavourably for everyone else. Taken together these 4 institutional domains comprise the de facto and dysfunctional welfare regime through which the extreme poor have to negotiate their survival. Although there are exit, voice and loyalty options between these domains for different classes and groups of people, there is nowhere else outside these institutional domains for them to go to pursue secure livelihoods. These institutions thus comprise the enveloping political economy which frames their room for manoeuvre, and in turn frames the scope for agency. But since the extreme poor are not the powerholders, they have no influence on framing the rules of the game, so that this institutional landscape constitutes a major arena of uncertainty and threat for resilience (Wood and Gough 2006).

This 'institutional uncertainty' analysis can be evidenced from one of the EEP-Shiree studies on the acquisition of *khas* land through NGO intervention on behalf of extreme poor beneficiary households. It is a long drawn out process involving not only government at various levels but other branches of the state, including significantly the judiciary and police. Obtaining legal documents of occupation, let alone ownership, can take years. But then actually using the land, once obtained, requires physical occupation which is often challenged and impeded, with little prospect of engaging the police to uphold the law, since the local powerholders can bribe better. And who controls access to the inputs required to cultivate the land, when markets discriminate on social criteria rather than price? (Tariquzzaman and Rana forthcoming)

These challenges of controlling for institutional uncertainty require forms of social behaviour and agency which do not easily map onto the social condition of being extreme poor. The capabilities discourse does not adequately engage with the problematic of being extreme poor, which is why a categorical distinction between other forms of poverty and extreme poverty is so important, a distinction which must embrace social relationships not just human capital indicators such as education, health, skills etc. To summarise a prior longer discussion (Devine and Wood forthcoming), being extremely poor is to be much more socially isolated and atomised in contrast to being moderately poor due to more idiosyncrasy in the classification: elderly, disabled, ethnically marginalised, female-headed or managed, morbidity, illiterate, mental health, stressful household dependency ratio (gender and age). In other words the extremely poor are more likely to be socially excluded than adversely incorporated like the moderate poor. Too poor in many cases even to experience the Faustian bargain. So, not so much a question of improving relationships but actually having relevant ones in the first place. This exclusion can even be from kin. So the extremely poor can be surrounded in *paras* by relatives who ignore them and their plight, partly because they cannot afford to assist them anyway. Or if assistance is forthcoming, the extreme poor have to work hard to 'prove' that they are deserving. Thus it is a hard ask to expect the extremely poor to build or participate in alliances to aid their negotiation of institutional uncertainty. And it is a

hard ask to expect their involvement in forms of collective action for self-provisioning and insurance such as ROSCAs and ASCAs.

But nevertheless, relationships feature prominently in the resilience stories from our sample of informants. They make a difference. Some of these relationships are about sharing, low-level reciprocity. Some are about intermediation and access. Some are about casual assistance at times of crisis. But the core question is whether they only support recovery, or whether they support advancement? And has advancement (i.e. graduation) led to less isolation, more inclusion and thus stronger functioning relationships which constitute capability to reduce uncertainty and increase security? Our stories include the contribution of asset acquisition to feelings of being more respected in the immediate local community, of being more included. The development of social resources, in other words, which enable improved negotiation within the uncertain institutional landscape. An incremental improvement in voice.

To date, however, we have no strong evidence that improving or graduated households have significantly entered new arenas of supportive social capital with any permanence. Some EEP/Shiree partner NGOs have adopted a more ‘collective’ approach to beneficiaries, giving greater emphasis to group solidarity. The impact of such approaches needs to be monitored. On the whole however, improved social capital has not been a core focus of extreme poverty interventions. This raises an immediate challenge: in their atomised condition extreme poor are thrown back upon their own household level resources for survival. Moreover we have to accept that the household itself is a problematic domain for some of its members—especially women of all ages in a patriarchal, patrilocal society. Thus the resilience of the household cannot be equated with the resilience of all members within the household—the former may be at the expense of the latter. Individual and household resilience are not the same. We have data about the distribution of internal sacrifice within a family to keep the family as a whole afloat. There are strongly gendered patterns to that distribution of internal sacrifice, sacrifices in the short term which undermine recovery prospects in the longer term especially in the health of young mothers, young girls and potentially negative inter-generational implications through stunting. A sort of endogenous Faustian bargain. So who matters more: individuals or families?

The gender element in the resilience of extreme poor families cannot be under-estimated as Akhter et al. found in Bangladesh, as well as other countries in Sub-Saharan Africa and Asia (2007). Female-headed households are significantly more likely to be extremely poor than moderate poor. The tendency of women to be less educated, to not inherit assets or residence after the death of parents or husband, to be constrained to their homestead, coupled with fewer and restricted work opportunities outside create dangerously high levels of dependency on male relatives thus contributing to women’s “double edged” vulnerability in South Asia (Maitrot forthcoming, Ariyabandu 2000). This suggests that children of female-headed-households may have less access to formal forms of education, medication, nutritious diet, and that their well-being affected in the longer-term, which can create inter-generational forms of poverty in certain contexts (Fuwa 2000, Barros et al. 1997).

Akram’s study (2014) on female-headed-households’ food insecurity in coastal Bangladesh provides insightful details on the diverse social and structural mechanisms that increase women’s vulnerability and dependency towards men and their tendency to be poorer than men. The author shows how women are customarily denied access to land and productive

assets, how their relatives and in-laws regularly denigrate their rights, and how a widow with children is highly vulnerable if she has no man to protect her, to negotiate for her and to earn income. Given how significantly poorer abandoned, widows, or wives of disabled men, tend to be, this says something about the lack of resilience of women, as individuals, within a nuclear household. Newton and Maitrot (2014) also found that there is a strong relationship between intra-households relationships, social norms and patriarchy, and resilience building.

This was further confirmed by Chowdhury (2014) who found that while market-based intervention, targeting extreme poor households, could often generate very positive results in terms of household graduation, the implication of such interventions on the resilience of women was negative or mixed. Women, often excluded from managing income generating activity, financial management and markets, still bear the cost of gender-based discrimination at moments of predictable hazard: coping with husband's illness at high opportunity cost on their own time and lost earnings or longer-term crisis in case of abandonment or death. When women do not develop skills to generate an income, are excluded from social networks, do not have assets or savings in their names, the impact of shocks and hazards can be disastrous for the longer-term well-being of their households. Other research by Rahman (2014) found that a wife who can contribute to households' income can, in some cases, enhance households' resilience and that skills, knowledge of markets and social networks, assets and savings can help women be resilient if a divorce, abandonment, disability, or death of the husband occur. These are valuable buffers which stop her from falling into immediate destitution. These conclusions make the case for targeting development interventions on female productivity and female resilience within households in a patriarchal society where females' rights are often denied to them.

In resilience terms, a core question about the household, illustrated by Figure 1 below, is whether, to use another language, such extreme poor households have a single point of business failure? Or do they have options and choices? Can they diversify both in terms of income sources and social relationships? A commonly assumed aspect of risk management is diversification of income sources under conditions where any single source of income is unreliable. Indeed some programmes with Shiree consider additional streams of income to be an indicator of graduation. While the general proposition looks intuitively true, again we have to look more closely. First there is a difference between an individual diversifying sources of income and a household with several income earners. This is a function of the dependency ratio variation within families over a life cycle. If the dependency ratio is placing the income earning burden on one person, then diversification is obviously constrained by that person's capacity, possibly adding to the 'single point of business failure' problem. Secondly, are we referring to simultaneous diversification or sequential diversification? Is sequential diversification enforced by extreme seasonality? Is enforced sequential diversification really diversification? Thirdly, do the diversified forms of income (whether simultaneous or sequential), compete with each other for time, energy and capital? Are some forms more risky than others, involving internal cross-subsidies and thus placing a less risky source of income at higher than intrinsic risk? How often have we understood that microcredit loans have to be repaid not from the credit financed activity but from a more secure source of ongoing family income? In other words, having multiple sources of income is not an unmitigated good.

Despite these caveats, the equation of resilience with realistic choices, options and opportunities is strong. It is a form of insurance. But household level choice is critically a

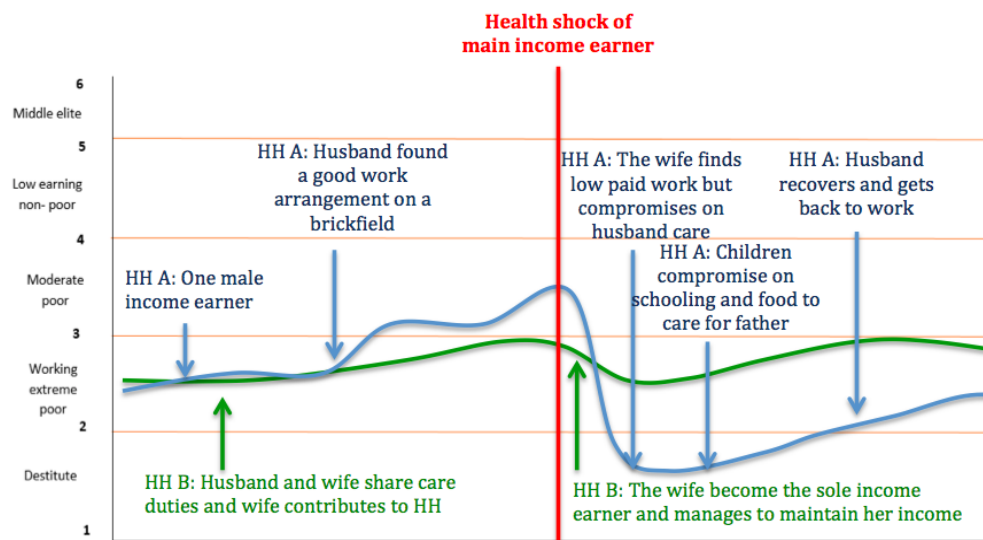
function of the dependency ratio, as noted in the previous paragraph. Our data points to the significance of adult ill health as a factor in holding families back and pulling them back into crisis and extreme poverty. Reliance upon a single earner clearly concentrates risk in that person's health and reduces options not only through loss of employment/small business but through the opportunity cost of other family members' care time.

We can illustrate this point through presenting two exemplar scenarios derived from the CMS5 data.

In Figure 1 below, household A, the sole income-earner is the husband who pulls a rickshaw and works in the field. In household B, the husband is still the primary income-earner but not the only one, his wife is also contributing to the income and her husband had given up some working hours to take care of the children and of his parents when his wife works. In household A, the couple decided that she would not work for earning an income partly because she does not want to be involved with working outside the home and they both know that if she does it will compromise on her primary "care" function for the household (pushing her husband to undertake some of it) and that the earning she could generate would not be as high as her husbands (because women are often discriminated against and only get low paid jobs compared to men).⁸ Household A optimizes time and income and therefore relies on one sole male income-earner. Although this strategy may be more effective in improving the income and the well-being of the household and help it "graduate" the wife is still highly vulnerable to shocks. As illustrated in figure 1, although household A manages to achieve moderate poor category status, when a health shock occurs (health shocks of income earners are even more frequent when the well-being of a household depends on one individual's labour) the well-being of this household collapses down to destitution. On the other hand household B where workloads are shared between husband and wife, the well-being of the household, despite a similar health shock, remains relatively stable because the household still benefits from the wife's earning. Because the wife works and earns, she is also personally more resilient to shocks. The above reflections focus on two adult households members only. The picture will get even more complicated when we consider other members of the household able to labour including of course working children.

⁸ This calculation would be consistent with Becker's New Household Economics arguments, based upon intra-household comparative advantage between potentially earning members. (Becker 1965)

Figure 1: **Household graduation and individual resilience**



source: adaptation of CMS5 data by the authors

Spreading income raising risk becomes essential. As indicated in our earlier discussion, some risk can be offset by insurance arrangements and savings, but with high institutional uncertainty these cannot always be trusted. With the high proportion of female-managed (even headed) households among the extreme poor, access to secure incomes is even more tenuous in a patriarchal discriminatory context. When the prevalence of disability and/or ethnic minority status is added to the demographic mix, then risk and vulnerability is further compounded.

Part of the challenge is that extreme poor households tend to be more nucleated and, in age and gender terms, unbalanced with significantly more consumers than earners. In the absence of secure external support (i.e. social protection and safety nets) due to institutional uncertainty and the prevailing hostile political economy, the vulnerable household needs to proliferate its incomes via remittances (difficult for deserted females) from out-migrated members and through the earnings of younger resident members. The latter option raises several inter-generational issues. The urgency for income diversification encourages unskilled child labour, usually under hazardous or arduous conditions with little reward, which is a form of Faustian bargain in that education and skill acquisition is thereby foreclosed, consigning such young people to ongoing vulnerability when they become adults. The situation is particularly acute for adolescent girls and young women who are likely to be married off very young, often to dysfunctional partners (old, disabled, infirm), as a way of removing them as a burden upon their natal household without incurring dowry costs. Once married, they are a weak and inconsistent source of income or emergency funds to their natal family. The life-cycle approach of Bangladesh's National Social Security Strategy is intended to overcome this inter-generational trap, but that relies upon mobilising public revenues for extended safety net periods (i.e. cash transfers while children are being educated and acquiring transferable skills) and reliable intermediation which avoids leakage and preferentialism.

A further dimension of this challenge is that geographically, extreme poor households are concentrated in the most seasonally sensitive regions of Bangladesh. The impact of seasonality upon the rhythm of agrarian based incomes cannot be under-estimated. This is not just an agricultural labour troughs and peaks issue (and agricultural labour makes the largest contribution to poverty reduction in the country—World Bank 2013), but the more absolute condition of co-variant significant flooding with entitlement and effective demand problems as tradeable assets for food suffer a rapid loss of value (Sen 1981). This forces outmigration, mainly of males, which frequently leads to longer term desertions as other female partners are found. So in the absence of external support, the condition certainly points to the necessity of either a sufficient build up of savings during the peak income periods to deal with the troughs, and/or to forms of non-seasonally sensitive incomes. Contrary to some programme assumptions to date, such income cannot be from major livestock (i.e. cattle) which are as affected by flooding as their human owners. Other small business options involving trading and local mobility are also extremely difficult during flood periods.

Let us assume that the receipt of productive assets or cash transfers or even micro-credit and other microfinancial services lift a person out of poverty, moderate as well as extreme. Let us further presume that they have a strong prospect of sustaining an improved standard of living. What, then, has actually happened to them? How would we know that their lives had changed permanently for the better? How would we know that these poor households were gaining more control over uncertainty? How would we know that they were more secure and less vulnerable to slipping back? Have they reached a ratcheted plateau, recalling some earlier work of Chambers (1982)? Our answer to that question is observable changes in relation to 7 principles whereby a sense of security can be improved in welfare regimes otherwise dominated by hostile and hazardous political economy and informal relationships where rights give way to personalised dependencies and preferentialism. These 7 principles are:

- Altering time preference behaviour
- Enhancing capacities to prepare for hazards (different from shocks)
- Formalising rights
- De-clientelisation
- Enlarging choice via a wider pooling of risks
- Improving the predictability of institutional performance (including local forms of philanthropy)
- Strengthening membership of well-functioning collective institutions

It is proposed that if each of these were achieved, then the resilience of poor people in Bangladesh (and other developing countries too) would be enhanced. Each of these principles can be illustrated by discrete sets of indicators which then comprise the elements of what we understand by resilience. Of course, these indicators are not exhaustive. Some can be demonstrated from existing data sets, whereas others would require new, primary data. Some are unambiguously concrete and measurable, though thresholds of significance are always a problem. Others are, at this stage, less easily convertible into observable measures. Some are more societal than at the level of household or individual performance. Some may be more obvious illustrations of the principle than others. The criteria for selecting some and not others may be simply due to the lack of social science imagination. These putative indicators are presented in Appendix 1.

The first principle is the alteration of time preference behaviour: Poor people have a higher discount rate of the future than non-poor people. The future is uncertain and they do not have the resources or the relationships to manage that uncertainty. Their poverty compels them to use all their resources to survive in the present. So, the whole purpose of poverty reduction policy is to change poor people's discount rates. The more that people are able to commit resources to the avoidance of risk and the management of uncertainty in the future, the more secure their livelihoods are in the present. If people feel confident in the future in terms of stable prices, law and order, well-functioning relationships, then they are more prepared to forego aspects of present, even desirable consumption and risk some investment in that future. Such alteration in their time-preference behaviour fulfils two functions: it helps to achieve security in the future; and thus it constitutes more security in the present.

The second principle, closely related to the first, is an enhanced capacity to prepare for hazards: We might think of this essentially as insurance, saving and planning. Hazards, in contrast to shocks⁹, are predictable as events, with high probability attached to them. There may be uncertainty about actual impact, depending on other conditions at the time that the predictable event occurs. Vulnerability and insecurity occurs when it has been impossible to prepare for these eventualities, either because the resources are simply not available for this objective, or because other factors and perceptions have induced a higher discount rate than is rationally necessary. Such perceptions may be a function of past family history, with structurally induced sub-cultures of despair and fatalism. But the absence of preparation is a loss of autonomy, as it compels the poor to rely upon others who can exploit the emergency and significance of the event to be countered. Peasant families who live on the margin of subsistence in South Asia have long experienced an erosion of key productive resources (e.g. land and livestock) when being unprepared for disaster has driven them into the clutches of landlords and moneylenders. Sen's work on famines in the early 80s (Sen 1981) argued that hunger was not a function of food availability decline but a collapse in effective demand, with no storage to fall back on.

The third principle: formalising rights: This objective is more utopian, and perhaps guilty of ethnocentric, western modernism. In a sense, we are dealing here with a hierarchy of preferences or adaptive preferences. Some security is better than none. Forms of security which reflect local relations of dependency and adverse incorporation are preferable to an absence of security, so that informal security regimes are preferable to insecurity regimes (Gough and Wood et al 2004). This is the Faustian bargain (Wood 2003) in which poor people opt for their second preference. However, security obtained through the predictability of informal rights still retains elements of arbitrariness and preferentialism and thus constitutes a threat to sustained security. It remains trapped within local social relations and cultures which contain inequities and uncertainties, as well as foreclosures. So universal, formal rights would be preferable to local, informal ones, if only the state was characterised by good governance, accountability and bureaucratic principles (in a positive, Weberian sense) of equity. Thus predictability would be enshrined in legal process. Protection would be guaranteed. Thus the prospect of security would positively contribute to present secure livelihoods and well-being. People would feel safe, and these dimensions of fear, at least,

⁹ It is really important to maintain a conceptual distinction between hazards and shocks. By definition, no-one can rationally prepare for a shock.

would be removed.¹⁰ This is the justification for linking poverty reduction policy to mobilisation for rights and governance.

The fourth principle is almost another version of the third one: de-clientelisation: The proposition behind this principle may be contentious since it refers to the pervasiveness of clientelism as both the source of immediate security for most poor people in Bangladesh, and indeed many other parts of the world, as well as the constraint to gaining more autonomous security. While this may appear as a sweeping generalisation, we challenge those with any empathy for the condition of the poor world-wide to refute the proposition. To do so, one would have to argue for the non-existence of hierarchy, inequality and class stratification and for a well functioning state offering widespread social protection in order to sustain such a position. While it is true that some societies in South America have been able to offer limited social insurance via employee rights, those rights have never extended to all, and under conditions of increasing flexibilisation and casualisation of labour the provision of social insurance attached to employment is also eroding (Standing 1999). And such discussions about social insurance have rarely investigated the circumstances of the labour market in terms of recruitment and segmentation, in which access to such limited rights has itself been achieved via patronage, at a price. Thus the principle of de-clientelisation is defended.

As a principle it is akin to Esping-Andersen's notion of de-familialisation (Esping-Andersen 1999)--namely here is an institution which is close to and dominant over the determination of poor people's livelihoods both socially and culturally, yet it comprises a set of informal rights which systemically discriminate against particular sub-sets of the population. The family, with its pervasive patriarchalism, discriminates against women, hence de-familialisation as a condition of universalist social policy in social democratic or liberal countries where the state is assumed as a well-functioning and superior substitute. While the family may remain as a problem for similar reasons in other, poorer, countries, neither the state nor the community (the two arenas within which clientelism thrives) can yet be favoured as a substitute for the family. So in such countries, de-clientelisation is the first pervasive, dysfunctional condition to resolve as a precondition for poor people's well-being. No-one is suggesting a magic wand will remove this fundamental feature of the Bangladeshi political economy and maybe that would not be entirely desirable in the absence of improvement in formal rights and good governance. However there are indicators to track moves in that direction, moves which are often the agenda of rights-based NGOs and civil society, like the Manusher Jonno Foundation in Bangladesh.

The fifth principle is enlarging choice and the risk pool: As noted above, a key problem for the poor is the narrowness of their risk pool, exacerbated by co-variance. Too many of their eggs are in one basket.¹¹ It is interesting to observe that pre-Green Revolution farming peasants practised far greater crop and management diversification as a conscious risk spreading strategy, though this was undermined by the mono-cropping tendencies of the Green Revolution technologies. Of course the limited skill base of poor rural people outside of agriculture and agricultural services limits their employment either to that agriculture, or to unskilled labour in rural works, construction or trading where competition is fierce. Families

¹⁰ Idiosyncratic fears are something else.

¹¹ Perhaps one should say 'apples' to capture the co-variance point, since rotten eggs do not tend to infect others, unlike apples.

would minimise their exposure to income risk if they were able to extend their skill base and/or diversify their access to employment in a wider range of sectors. Likewise with personal relationships and thus the social aspects of their resource base. Reducing their sole dependence upon one patron would also reduce the negative consequences of that one relationship going sour. It might also offer some opportunities for a stronger bargaining stance over local rights and obligations. Diversifying the skill base as well as the functional spread of one's resources across different access points is, of course, also a function of investment and altered time preferences. This can be done via different family members. There are salutary lessons from Bangladesh¹² where key families spread their risk across different political parties, business sectors and indeed countries. This gives them a resilience to changes in regime and the patronage and favouritism that accompanies such changes. So, to summarise: the poor need to extend the options and arenas through which to deploy their profile of resources as a way of coping with both shocks, hazards and the continuous constraints of the clientelist political economy. In this way, their grip on security is strengthened.

The sixth principle refers to the improvement of the quality and predictability of institutional performance: This, of course, must, at least partially, be achieved via poor people's agency through their empowerment and voice. This is a familiar governance and accountability point. It refers to a process whereby poor people's resilient livelihoods can only be achieved by transferring their rights-based claims from the informal, personalised domain to the formal, bureaucratic domain. In other words, the counterpart principle to de-clientelisation. It also emphasises that secure livelihoods are not only achieved through immediate, personal activity but requires the activity of claiming opportunities, services and benefits from other agencies with guarantees. However, outside the state (including the internationalised state), the market also needs to operate in non-arbitrary, non-exclusionary ways without monopolies and associated rent-seeking. Well-regulated markets maintain contractual rights, reduce uncertainty of employment and offer dimensions of social insurance. It has been interesting that the focus of much attention and advocacy has been upon governance and accountability in relation to the state, but not upon the improvement of regulated markets.

The seventh and final principle is the strengthening for poor people of well functioning collective institutions: Collective action, especially at the local level, reduces adverse incorporation by offering an institutional alternative which is both instrumental and affective.¹³ In contrast to the sixth principle, the seventh emphasises the significance of community action, thus reflecting ongoing pessimism about improvements in the institutional quality of the state and market, at least in the short and medium term. In other words, people cannot rely exclusively upon the successful reform of national or global level institutions, but also have to rely upon forms of collective action which are sufficiently stable and rule bound as to offer services and benefits in a reasonably guaranteed and predictable manner. Successful common property management of key basic needs and opportunities, mutual social protection and so on.

¹² or Bihar in India, where such risk spreading behaviour is strongly evident.

¹³ This is not a spelling mistake. 'Affective' is Weberian action category referring to the emotional satisfaction to be gained from the activity itself. In this context, then, collective action can be pleasurable as an experience, not just a means to an end.

Section 2: The Resilience Experience from Household Tracking Data

A Note on Methods

As indicated in the introduction, this reflective study of resilience among the extreme poor is significantly derived from a qualitative data base, constructed by the University of Bath team, in association with EEP-Shiree research officers. This study also draws upon a series of other studies conducted by this Bath led team which have involved some use of the data set here plus additional, purposive fieldwork. These other studies have been presented to the Extreme Poverty Research Group and published, after editing and review, on the EEP-Shiree website as a series of working papers. A selection of these papers plus some additional discussion appear in Wood et al eds (forthcoming).

Two years in to the EEP-Shiree programme, once a stable set of research officers had been recruited, a 'life history' research tool was designed and research officers trained in its use. This tool enabled a qualitative baseline understanding of a selection of extreme poor households from across the then 6 scale fund NGO partners.¹⁴ Given the intensity and depth required, 6 households were selected from among the 'beneficiary' households of these 6 NGOs, thus 36 in all, initially. Two years later, a further 36 households were introduced from the new set of scale fund partners¹⁵, thus reaching 72 households. These 72 comprise our present qualitative data set. Once a baseline had been established and debated within the team, each household was subsequently re-visited on an annual basis to understand what livelihoods trajectory it was following since being included as a beneficiary household for asset transfer and/or related services. These revisits are ROIs (research on intervention). For the original 36 households, there were 4 revisits (ROIs), for the second set of 36 households there were 2 revisits (ROIs).

For a quantitative survey researchers, these numbers have no statistical significance. They were not intended for that. It thus required much effort and defence to convince programme staff, and sometimes DFID, that data of this kind had their own validity given cultural preference¹⁶ for large, or tightly sampled, numbers for tracking and measuring change. As a counter, those of us with long ethnographic exposure in the sub-continent, entailing sustained presence among particular informant communities, know how untrustworthy survey data can be, especially if their collection is not well set up (training etc.), lightly supervised and not randomly cross-checked. And when none of these 3 conditions are even attempted let alone fulfilled, then frankly the data are worthless.

The main rationale for selecting this set of households was to understand the range of experience arising from extreme poor households, rather than seeking to be representative of the weighted experience. Representativeness was the basis of selection for the quantitative survey instrument, CMS-3, led and subsequently analysed by a team from the University of Cambridge, involving trained and supervised research assistants for each round of collection. For the qualitative selection, we wanted to cover the following variables: dependency ratio;

¹⁴ Practical Action Bangladesh, Save the Children, Uttaran, CARE, NETZ and Dustha Shasthya Kendra

¹⁵ ADD International, Caritas, Concern Worldwide, Eco Dev, iDE, and Oxfam,

¹⁶ Among South Asian academics as well as the 'randomistas' in DFID for whom RCTs are the only valid, positivist, data.

demographic composition (gender, age and overall size); female managed and/or headed households; climate, ecology and location (there are known spatial concentrations of extreme poor households in the more ecologically fragile parts of the country); urban influences (obviously the DSK 6 households were urban anyway); ethnicity, religion and cultural practices; previous ‘beneficiary’ experience with other programmes; education and literacy; and disability.

The life history/ROI data set (henceforth referred to as CMS-5) was designed to offer a thick rather than thin description of factors affecting household graduation and resilience, starting in terms of the experience of extreme poverty through the initial life history. Thus each research officer had, in effect, an ethnographical relationship and experience with 6 informant households, building up a rapport, gaining trust, being prepared to move away from pre-structured questions in semi and non-structured interviews in order to follow the emic preferences of informants with their understandings and perceptions of the key determining events and consequences in their lives, regardless of any pre-formed, observer ideas. Thus in contrast to much quantitative data around poverty, CMS-5 has been more inductive than deductive.

Each original life history involved several days of contact between researcher and household, followed by many days of reflection, analysis and writing. At least 10 working days per household were absorbed in this way. Each subsequent ROI involved fewer contact days, but substantial writing days, with descriptions sometimes reaching towards 100 pages. So these have not been light touch associations. And a further crucial condition was fulfilled: the person directly collecting the data was the person analysing and writing up the data. Further conditions were fulfilled: preliminary analysis was shared with informant households for amendment and consensus, thus drawing them in as co-analysts. Each household was involved in constructing a timeline diagram of their up and down fortunes, the factors causing them and the mitigation options taken to overcome troughs. Case examples of these diagrams appear later in this section. Each household was ‘presented’ to the research team (including Bath staff) in Dhaka for collective review and comment before finalising. Each household write up was edited by a member of the Bath team before uploading to the EEP-Shiree website. The data are thus in the public domain. Social science ethical standards from the UK University sector were applied to the collection and deployment of these data.

In 2014, we had reached a point where the first batch of households had been revisited 3 times, and the second batch once. We had also at this point completed a number of Working Papers focusing specifically on the resilience of the extreme poor (see Annex 3). At this point, with a prepared summary template, the main themes emerging from the 72 household data set, supplemented by the Working Papers, were derived and weighted by frequency. The emergent significant themes then comprised the topic choices for the final round of research officer studies (also supervised and mentored by the Bath team—i.e. the 3 authors of this paper). Additionally, this collated information provided the basis for re-designing the concluding ROI, from which the arguments and descriptions in this paper significantly draw. This final ROI was less open-ended, and more purposive around the theme of resilience rather than graduation.¹⁷

¹⁷ The team strongly feel that for the true effect of the EEP-Shiree upon extreme poverty to be assessed, there should be continuing revisits to these households over the next 3-5 years.

From the resilience analysis of the 72 households which we have been tracking, we have identified 10 major issues which account for the trajectories of family livelihoods. It is important to conduct this analysis in the present continuous tense with families improving, coping and declining. At this early stage in understanding the effect of any programme intervention on the longer term lives of this sample of beneficiaries, we have to acknowledge that the ‘story’ for these families is not over and we cannot yet be certain that improving families will remain so, and that coping and declining families might improve and show resilience. But our data from these families up to this point emphasise many of the assumptions in the literature and from our other studies (Devine et al eds forthcoming, Wood et al eds forthcoming, and the EEP-Shiree Working Papers). Some of them represent uncertainty, some time preference behaviour and some insurance/preparedness capacity.

In presenting the exemplar life histories and trajectories below, we will find different combinations of these explanatory themes occurring within the same family situation, interacting with each other. But here we introduce each one of them, separately and independently of each other, but in no particular order of explanatory significance.

The demographic composition of the family in addition to its dependency ratio. Within the lifecycle of a family, obviously the dependency ratio and its demographic composition changes so this is by no means a static condition. Usually in this context, we think of the age structure of the family, especially where marriage partners have involved an ageing male, possibly disabled, accompanied by a young wife who has been given to the family without a dowry to take on care and perhaps earning functions. It is these partnerships which then frequently lead to female-managed and then female-led households as the female becomes widowed. If there have been children of the union, then the widowed female is left managing young children. Another scenario is where the partners have grown old together and their children have all left home for either work as migrant labour or through marriage to another family. But another demographic scenario is where the children/sibling gender balance is very uneven, with daughters outnumbering sons and needing to be married out, preferably with dowries to ensure their own security in the affinal home. ‘Daughters to be married’ occurs significantly in our stories, representing future costs which cannot easily and socially be avoided.

Extreme climate events. The resilience literature, built around hazards and shocks, poses threats to people’s livelihoods in terms of environment and climactic variables. For our families in Bangladesh, flooding is an obvious hazard, with extreme flooding a shock. For non-poor landholders, perhaps with urban sources of income too, annual flooding may affect one of their crops, but their own cropping cycles and rotations will have factored in normal flooding patterns, for example reducing reliance upon broadcast *aman* in favour of transplanted *irri-boro*, preceded by *rabi* winter crops. Of course droughts can affect *rabi* and *irri-boro* seasons too. But the main point is adaptability under normal conditions. But for moderate and extreme poor households, the issue is different as they are dependent upon either direct employment as agricultural labourers, self-employment in some aspect of agricultural services or other related trading opportunities, or management of major or minor livestock. For them, normal flooding is a dangerous hazard, and excessive flooding a disaster. Floods themselves may be a function of rising rivers from upstream watersheds, or more likely a function of direct rainfall, as a recent book by Brammer argues (2016). In our

household tracking studies, direct rainfall is clearly a factor in impeding IGAs when it causes localised flooding and disruption thereby reducing seasonal incomes for households at the margin.

Hartals, market fluctuations and price hikes. These represent continual disruptions to the local economy, sometimes therefore constituting hazards and also in some case shocks. *Hartals* as shut downs of economic behaviour, transport and other services have become frequent in Bangladesh as a function of national political struggles as well as the more recent trials and executions of collaborators from the liberation struggle producing protest reactions. Anyone with a hand to mouth existence, without savings and reliant upon daily income as casual wages or petty trading incomes will immediately suffer from a break in opportunities. Sometimes these shut downs can be for several days at a time. Political disruption is bad for the poor. Market fluctuations and price hikes are not necessarily a function of *hartals*, they can also occur as a function of climactic and environmental disruptions, and poorly integrated markets entailing supply bottlenecks. They may also be a function of seasonality, and the extreme poor especially live in areas of high seasonal variation. These disruptions to daily, weekly and monthly economic life are hazards with some predictability, but occasionally they will also be shocks, if induced by sustained heavy flooding and widespread abnormal inundation. Market traders can also speculate under conditions of interrupted supply, exaggerating the entitlement problem.

Migration and labour markets. Although we have identified the potential disruption to extreme poor households from the outmigration of males especially, migration has ambivalent significance. The main disruption argument is the desertion of rural households which then become vulnerably led by stranded females both in terms of income flows but also participation in the local community from which support might be expected, including access to public benefits administered through local government. However, migration can also represent access to labour markets and trading opportunities, outside locally depressed constraints and opportunities, at higher levels of productivity and return, delivering higher remittances to receiving family members.

Dual incomes and diversification. A household, where both husband and wife, or some other combination if the dependency ratio fits to include young adults, are earning incomes from sources independent of each other, is reducing risk of interrupted or terminated incomes. And if those dual incomes are spread across the year, then the negative effects of seasonality are also reduced. This has the function of liquidity smoothing and reducing the need to incur debt during stress periods. Such duality constitutes an aspect of diversification, but we have also identified cases where in addition to incomes, other food sources are deployed, such as gathering forest products, gleaned from harvested fields, waste products from huts (local markets) and casual charity.

Adaptive earning capacity, perhaps with multiple earners. This is a slightly different point from dual incomes above. Households improve or cope with other threats if they are able to adapt quickly either to seasonal changes in opportunities, or to the presence of new markets, possibly induced by new roads or growth pole development, or to opportunities slightly further afield such as rural works projects, brick kilns or the location of a new factory or mill (leather, garments, food processing or pottery). Sometimes this adaptability is a function of skills, sometimes information, sometimes networks and the right connections, and sometimes

the presence of multiple earners within the family enabling some employment risk to be taken without jeopardising the core income flow of the household.

Economic security and savings. Households enjoying such security and cushion savings, however achieved historically and maintained, are managing to cope with hazards and shocks more successfully. But there are some perversities for our time preference theory. We have evidence of families, feeling economically secure, not actually preparing for the future and not perceiving any threats on the horizon, because they feel confident enough to deal with problems as they arise. They are in that category of families with a capacity to recover from hazards and shocks as they arise from their present resources. So they are not really choosing to re-allocate resources across present and future time periods. Other families are using present better fortunes to save or prepare for a rainy day!

Managing finances deliberately. Following the arguments of Collins *et al* (2009) amongst others, poor people do actually know about how to use money well. The assumption that they are short term spenders with excessively high discount rates is moderated by evidence that when money/finance is available through whatever source, families do know how to use it wisely. Obviously much of the evidence for this argument was from among the moderate poor with a capacity to participate in either institutional credit with an MFI, or through more local, informal ROSCAs and so on. The challenge is greater for the extreme poor with fewer spare resources to think about and deploy. But clearly from our data, some households are differentiated from others by a canny use of finance.

Unpredictability of ill-health. We flagged this as a major variable in our introductory discussion, derived from other studies within the research programme of EEP-Shiree (see Wood *et al* eds forthcoming). This finding is reinforced from our 72 household tracking studies. Families reliant upon a single adult earner who gets sick are clearly under threat. But families with members who are sick, whether income earners or not, also have a financial burden with opportunity costs incurred among other family carers who might otherwise earn (i.e. as dual or multiple earners). Whereas we have observed that such illness and morbidity is a hazard in that it can be expected either from the age profile, or the type of employment, or the absence/unaffordability of preventive and curative medicine, our tracking data is also telling us that illness whether short and acute or long and chronic can itself be quite unpredictable, perhaps the result of local virus transmission via family members and others in the community to already weakened, malnourished family members. Without the prepared resources to cope, the results can be devastating and pull a successful family down very rapidly.

Finally the combination of improvement and vulnerability. We have argued in section 1 that graduation from extreme poverty can mean taking a family into new domains of uncertainty through the need to negotiate new arrangements to realise the value of transferred assets such as land or livestock. Our tracking data confirms this apparent anomaly where a household might be improving, but it is only doing so by exposing itself to more risk with a new asset, new employment, new forms of credit which need existing resources to 'insure' them. For the extreme poor with no 'cushions', such risk exposure does not just mean business loss on that opportunity, but a threat to their existing resource base and thus total survival. It is no surprise that such families are risk averse, where intervention programmes are trying to encourage them otherwise.

In what follows we draw on the detail of the tracking studies to highlight some of the themes highlighted above. The cases enable us not only to identify factors that come to define the resilience portfolios of particular households, but also to explore how these factors interact with each other. Each case starts with a summary of the household composition, a summary of wellbeing status changes (the section above on methods explains how these are constructed), and a short overview of the project intervention.

Tracking Studies Case 1: Latif Miah

Household composition: Husband + wife + disabled daughter

Wellbeing status changes: Working extreme poor to low-earning non-poor

Intervention: Latif is a beneficiary of CARE. His wife Rahima was recruited on to Cash for Work activities in December 2010. She worked there for 32 days and earned BDT 4,800¹⁸. Latif had been recruited by Shiree/Care as a ‘Natural Leader’ to lead community initiatives and was quickly promoted to the position of natural leaders’ advisor, which enabled him to network with local government and other service providers. For this, he was paid a regular honorarium of BDT 2,000 monthly. The project uses Participatory Poverty Analysis to analyse with extreme poor beneficiaries the structures which negatively affect their wellbeing to prompt a process of reflection about mobilizing knowledge and resources to generate wellbeing improvements.

Life History and Tracking Study: Latif Miah was born into a moderately poor family of eight in the mid-1970s. His case illustrates how disability and recurrent experiences of ill health by the main income-earner disrupt livelihoods and schooling, generate debts and threaten social relations. It also illustrates, amongst other factors: the dynamics of dual income diversification; migration and labour markets; economic security and savings; and the importance of psychological or cognitive dimensions of poverty. It particularly shows the potential of collective action for building psychological strength. The final ROI, conducted in 2015, shows that following the Shiree/Care intervention Latif’s wellbeing evolved from vulnerable working extreme poor to non-poor with a relatively high degree of resilience.

Latif’s father was a landless milk-seller from Nilphamari, a district in the Rangpur Division, and suffered from what was described to us as an experience of mental distress.¹⁹ Latif’s brother worked as an agricultural labourer. When he was 10, Latif worked as a herdsman and was fed two meals a day by his employer in return for his labour. To afford medical treatment his father borrowed money from neighbours and relatives. This was insufficient and the family was food insecure between 1987 and 1990. When he was 15, Latif started a bakery, mobilizing capital by selling his mother’s chickens. This improved the family’s wellbeing, allowed them to afford his father’s treatment and his sister’s wedding costs (dowry and celebration). In 1995, Latif got married to Rahima. His business experienced serious difficulties and its closure became inevitable. Latif’s brother separated from the family, which resulted in an increase in the dependency ratio within the household. Latif went back to

¹⁸ BDT1.00=GBP0.0097GBP; BDT4,800=GBP46.7

¹⁹ This was not formally medically diagnosed.

agricultural labouring and during the lean period returned to his job as a herdsman. He was BDT 600 monthly.

Latif migrated to Dhaka, Naranyanganj and Sylhet to pull a rickshaw in the early 2000s. He returned to Nilphamari a few months later. During that time his father had sold one decimal of land to pay for his other sister's dowry. When Rahima fell pregnant, Latif decided to separate from his father's household. A few months later, his daughter was born with a speech disability. In 2002 Latif used his brother's access to microfinance to borrow money from BRAC and invest in a rickshaw. Earning an average BDT 40 per day, Latif was able to afford the debt's weekly repayment and the household's wellbeing improved until he experienced a health shock. He developed a skin infection and had to sell his rickshaw, his only productive asset, to afford the medical treatment. During that time he also had to bear the expenses related to the birth of his second child. Despite his effort, his ill health affected his ability to labour and earn, the family struggled to afford food and cover treatment costs. He therefore borrowed money from moneylenders at very high interest rates. His health condition improved but because he was not able to repay the due loan he and his family migrated to another district. He rented and pulled a rickshaw, and started gambling money, hoping to earn enough to repay the loan. He sold the tins off the roof of his house and with the financial support of his relatives, managed to repay the loan in 2004.

Although Latif earned a regular income from rickshaw pulling, he had become addicted to gambling and this affected the family's wellbeing. He accumulated debts and took consecutive loans from multiple NGOs in an attempt to diversify his income. His addiction to gambling cost him his earnings and he repaid each loan by taking out other larger loans. Rahima would often engage in agricultural labour and balance this with attending to her childrens' needs. In 2009, Latif invested in some livestock and left rickshaw pulling to work on the ferrying business. He arranged to pay the school fees through loans and continued gambling. The family developed a bad reputation within the community and the relationship between Rahima and Latif became tense and violent. Latif sometimes beat Rahima.

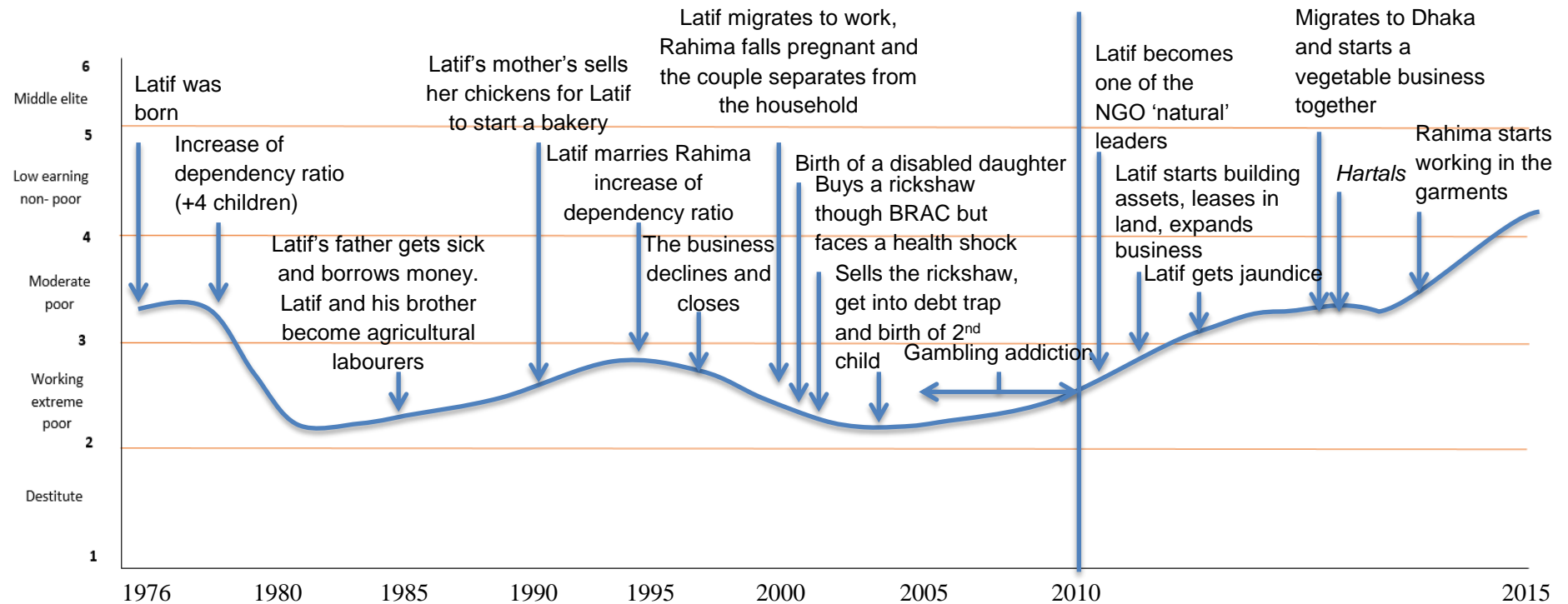
The Shiree/Care intervention was crucial in that it helped Latif develop better social relations and networks with members of the community and government representatives at the union *parishad* level. His newly acquired status of Natural Leader allowed him to support the community and lead on initiatives that promoted wellbeing and access to resources. He became more confident as he focused on caring for the community and his family, and he stopped gambling.

The intervention allowed Latif to move from a dis-organised diversification of income for survival to diversifying his income sources in a more planned manner. His family can afford to pay for three meals a day, schooling and medical treatment without having to borrow money. Latif invested in several productive assets, which allows him to face seasonal challenges and temporary losses. Rahima's involvement in the government's cash for work safety net was beneficial in that it guaranteed a stable dual income that is predictable. This was key in establishing a stable set of resources and building resilience. His role as a 'natural leader' indicates that Latif is able to take on collective responsibilities, and this has boosted his confidence. This change in his cognitive and emotional condition is connected to the changes in his relations to key state, market and community institutions.

In 2014, Latif and Rahima migrated to Dhaka following Latif's brother-in-law and started a vegetable business. He used his savings as a starting capital and is generally making sufficient regular earnings from it. Last year however price hikes, and threats of hijackings and political turmoil disrupted his business. He believes he has good relations with his suppliers and his customers. His wife's engagement in the garments industry provides a regular and predictable income to the family. Now in 2016, they both want to return to Nilphamari to re-build a better house and provide proper treatment for their disabled daughter. At the moment they manage to save money and invest it in assets and livestock in the village, which also contributes to their overall resilience.

In terms of wellbeing status, Latif and Rahima have reached a low earning non-poor status, which means that they are able to meet their dietary requirement and are not considered poor anymore. The fabric of their resilience is indicated by their capacity to cope with shocks and sufficiently anticipate hazards. Latif protects himself from advance agriculture labour selling, dependency on moneylenders and MFIs. Regular income sources enabled his family to save and gradually deal with its debts and build a productive asset base. Beyond the materiality of their resilience, Latif's mental strength and ability to care for his elderly parents and household allowed his wife to care for their disabled daughter. Intra-household relations have improved as a result, and became less confrontational. Moreover, his position and status within the community also gave him access to networks of solidarity to which he contributes and from which he benefits.

LATIF MIAH'S WELLBEING TRAJECTORY



Tracking Studies Case 2: Nasrin Alam

Household composition: Wife + Husband + Son (5 years old)

Wellbeing status changes: Destitute to low earning non-poor, but remaining highly vulnerable

The intervention 2009-2011: Nasrin is a beneficiary of DSK, and received three entrepreneurship-related training sessions (2/4 days each) over three years, small cash allowances (BDT 150-800) and transfers (BDT 3,000-6,000) amounting to BDT 25,950 over eighteen months. Besides the direct cash transfer and training allowances, Nasrin and her family members also received health services from the project.

Life History and Tracking Study: Nasrin was born in Barisal in 1985. She lost her parents when she was four years old and was brought up by her elder sister in Dhaka. Her sister worked for a sewing factory, which supplied to bigger factories. Nasrin did not go to school and worked as a domestic helper before taking up work at the age of 17 in the same factory as her sister. At work, she fell in love with Manawar. Although her sister did not approve of the relationship, they decided to marry in 2004. They moved to different parts of the city to find work in garments factories. At first they were unsuccessful and so they had to live separately for a while because they were unable to afford their own place. In 2005 they moved to Karail slum with almost no assets except for clothes, a few utensils and some rice provided by Nasrin's sister. Manawar contracted typhoid after a few months, and lost his job as an earth-cutter.

After the birth of their first baby in 2008, the couple started working together trading firewood. In 2009, their housemate accused them of stealing his mobile phone, which they denied. According to Nasrin, the accusation was made because the housemate was jealous. They were forced to pay BDT 7,000 in compensation and were evicted from the house. Over the subsequent three months, they gradually became more vulnerable as they lost the trust of their community and became socially marginalised. They lost their jobs because their landlord also owned the shop where they were employed. They therefore lost some advances to the wood suppliers as well as some sales on credit from clients. During this period of uncertainty they had to spend more than BDT 20,000 of their savings and relied on community support in order to pay for one or two meals a day. The financial hardship put significant stress on intra-household relations and Manawar abandoned Nasrin and his son to return to his family home in Rangpur. Nasrin had no means of support and no knowledge of whether her husband would return. To pay her rent and survive, she started earth cutting in Dhaka. She also sold her small household assets and, following some pressure from her landlord, also her gold nose-pin.

Nasrin was selected as a beneficiary in 2009 and started receiving support in January 2010. She visited her in-laws in Rangpur and convinced her husband to come back to Dhaka with her so they could work together again on their wood-selling business. By November 2010, nine months after the asset transfer, Nasrin had earned around BDT 35,000. They invested BDT 7,000 in a rickshaw and BDT 10,000 in a cow. Nasrin earned BDT 50 per day from renting out the rickshaw. Later that year, she also worked as Health Volunteer (*Sebika*) for the

BRAC Delivery Centre at Karail slum, and was responsible for introducing pregnant mothers and seriously sick women to the centre. She was paid BDT 200 for every pregnant woman and BDT 100 for every sick woman she introduced.

That winter the demand for firewood fell because of the greater access to gas supply in parts of Karail slum. In February 2011, as demand for firewood reduced further, their business closed down and they decided to purchase an area for their shop, for which they paid BDT 3,000 monthly. Their plan was to build the living area over 2 stories. They mobilized money through different loans and paid BDT 40,000 to a local Awami League leader who “represented” the owner of the land: i.e. the government. To avoid the risk of losing their right to the land in the event of a change in government²⁰, they also collected a witness signature from the local BNP leader validating the negotiation/registration process. Manawar started pulling their rickshaw earning BDT 300-500 daily and Nasrin started working as a cook in a labour mess within the slum, for which she was paid BDT 2,000 monthly and two daily meals.

In July 2011, Nasrin lost her job at the labourer’s mess and moved out of Dhaka. Manawar was drugged and mugged. The attacker stole BDT 700, his mobile phone and his rickshaw, which were kept in ransom. After being drugged, Manawar was found unconscious and was sick for one week. During this time their son also suffered a long spell of jaundice and urine infection related diseases. After that week they negotiated with the attackers and paid BDT 4,500 to get their rickshaw back, after getting a cash transfer BDT 6,000 from DSK. They repaid their loans and in March 2012, they applied for another loan of BDT 18,000 from two local financial organizations in order to renovate their house. Just after receiving a partial loan of BDT 10,000 Nasrin’s father-in-law fell sick and they spent the money for his treatment and other family-related expenses. They received a second loan of BDT 8,000 which they intended to use towards their house, but in April 2012, an eviction was conducted in some adjacent slums at Karail. They decided not to invest in house renovation in the slum. As it was not possible to return the loaned money without paying the stipulated interest, they invested it to rebuild their house at the village.

34 months after the start of the intervention, Nasrin’s family was mainly dependent on Manawar’s earnings from rickshaw pulling and Nasrin’s income from her work at the BRAC Delivery Centre. In 2012 Jamil, their son, began school at Intervida an NGO-operated free school. In April 2013, both Nasrin and Manawar were strongly affected by health shocks for which they needed to spend a lot of their savings. Nasrin was diagnosed with cardiac and kidney-related issues and struggled to access effective health care services and support. Manawa was also diagnosed with cardiac problems which affected his ability to pull the rickshaw. They opened a shop on the ground floor of their two-storey house where they sold grocery items and tea. They both work at the shop full-time.

In late 2013 they were affected by a series of political upheavals. *Hartals*²¹ prevented them from working and selling their products. This reportedly reduced their income by 50% (from BDT 5,000-6,000 to BDT 2,500-3,000). Due to the financial hardship experienced since

²⁰ This particular slum is established on government-owned land and unplanned forced evictions occur regularly (every two to three years). These evictions inevitably reflect higher-level political decisions.

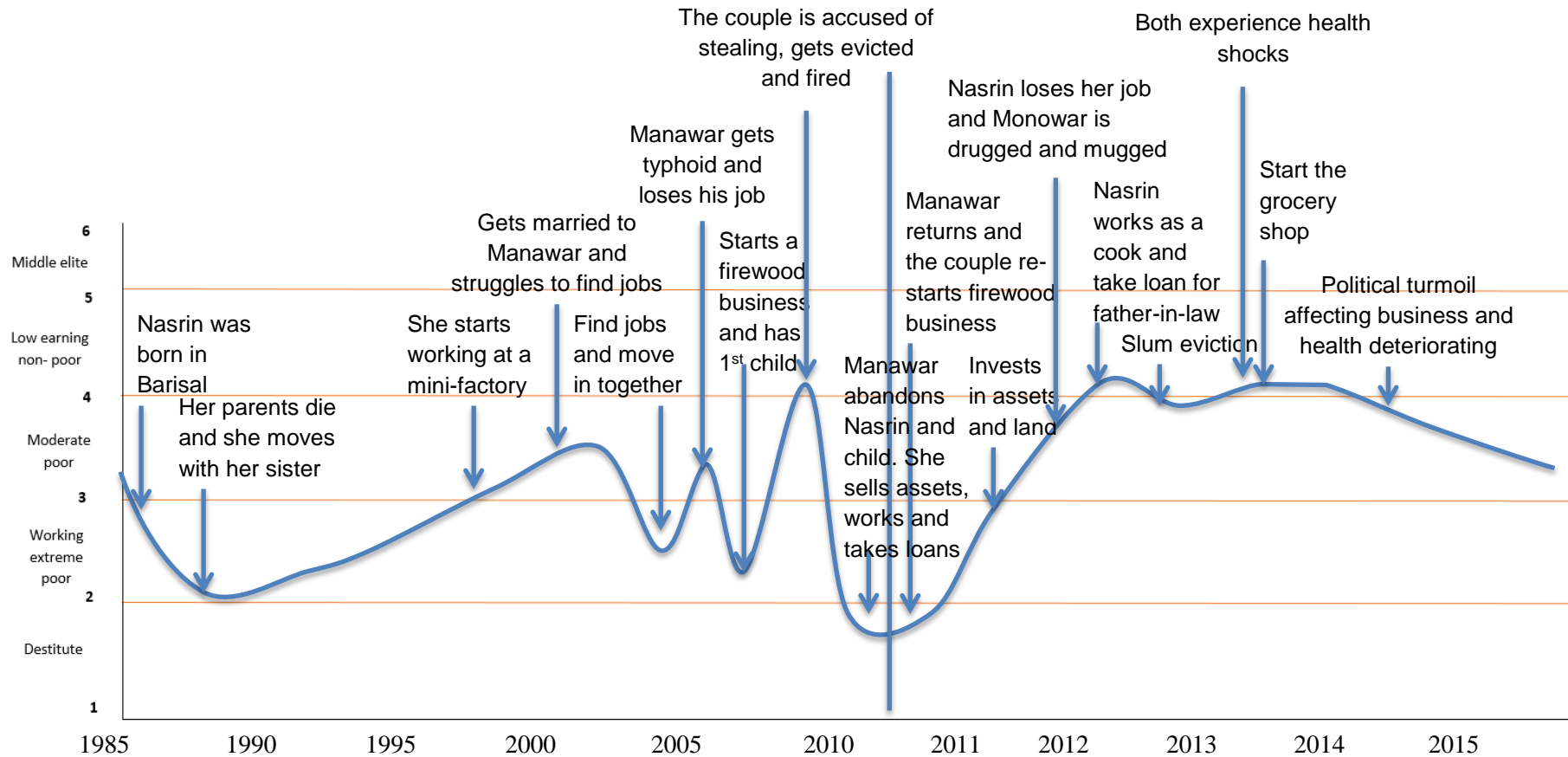
²¹ National blockades often called by opposition parties. Such events can be violent and affect people’s ability to travel and trade.

2013, the family diet has changed in quantity and in quality. They used to eat one kilo of meat per week but had to reduce it to once a month. Although they still eat three meals a day they buy cheaper cooking ingredients – mostly flat rice or rice with potatoes and lentils. They also reduce other family expenses such as clothing and children toys. The situation was particularly difficult early 2014 and early 2015. Their core customers (rickshaw pullers and day labourers) were also affected by the blockade and therefore could not consume as much at their shop. Manawar started learning how to drive a motor car so he could become a cab driver. Nasrin has an understanding with another BRAC volunteer that they share 50% of the work load and earnings (BDT 1,000 monthly) at BRAC as her health condition does not allow her to work full-time any more.

In terms of wellbeing trajectory, Nasrin's is the most volatile on the cases selected for this report. She has been exposed to significant threats and hazards which have had negative implications for her wellbeing and resilience. The latest ROI conducted in 2015 indicates that the livelihood of her household is still relatively insecure despite wellbeing improvements.

Their declining health and the political situation threaten their ability to secure their earnings and repay their loans. They have accumulated large debts, estimated at about BDT 100,000, that have not been repaid. Their shop is worth BDT 50,000 and their two decimals of homestead land in Rangpur around BDT 50,000. Manawar received 14 decimals of agricultural land from his father but the land is not in their possession yet as it is managed by his elder brother. To meet their health care expenses (BDT 80,000-90,000 in the last year) the couple sold their rickshaw and took several loans from local *samities* (local money lending agencies). The prolonged blockade limits the household's income as the couple faces losses. Nasrin said: *"if the situation does not improve in the near future, we will think about closing the business and selling our assets"*. This clearly indicates a high level of vulnerability. This case clearly shows how the convergence of shocks, both idiosyncratic (health) and structural (political unrest), has weakened the resilience of Nasrin's household and could also endanger their wellbeing. Their asset base is vulnerable because their multiple debts could only be paid off by realising these assets. The political uncertainty could push the household to move to their house in Rangpur.

NASRIN'S WELL-BEING TRAJECTORY



Tracking Studies Case 3: Zamila

Household composition: Wife + disabled husband + divorced daughter. Female-managed household

Wellbeing status changes: Destitute to moderate poor with stabilising resilience

Intervention: Zamila is a beneficiary of Uttaran. She received intervention support worth BDT 14,014 to start a small business buying and selling rice and rice husks. In November 2009 she was included as a project beneficiary. In January 2010 she selected her IGA (rice husking business) and in October 2010 she received her IGA and several sacks of rice. In February and April 2011, she received 8.5 sacks of rice husks and some material for constructing sanitary latrines.

Life History and Tracking Study: Zamila's case study illustrates some of the new risks and vulnerabilities experienced by households who significantly improve their wellbeing within a short period of time through undertaking new livelihoods. She was born in an extremely poor family in 1982. Her father, worked as a day labourer earning BDT 400 monthly. Her mother, who never attended school, worked as a housemaid. Zamila Begum is the eldest of nine siblings (five brothers and four sisters). She has never attended school, as she reports her paternal grandparents did not allow her to. Four of her siblings (two brothers and two sisters) went to school and her father paid for a private tutor for their studies. When she was 13, she was married and her father paid BDT 2,000 as dowry for the marriage. The amount was returned to him as his son-in-law was considered by the community to be experiencing mental distress²². Zamila's husband worked as a day labourer and sometimes looked after the cattle of other people. He used to earn BDT 300 monthly. Her father-in-law had a small grocery and vegetable business. He and Zamila's father provided support to the couple when they needed it. At the age of 16, she gave birth to her daughter. Since the birth, she has suffered from piles and spent about BDT 300 monthly on treatment over a ten year period. She gave birth to her eldest son in 2001.

Zamila's father died in 2003, which meant that she would not benefit from any help and support from her natal home. After this, her father-in-law cut off ties with Zamila's household and stopped supporting them. As her husband had no steady income and her own income was not adequate to feed a large family, she became destitute. She often sent her children to neighbours' homes for food. In 2005, her second daughter was born. From 2006 to 2008, she started working for her father-in-law's business and went to different market places selling and buying groceries. In the meantime she gave birth to her fourth child in 2007. She thought about aborting but the doctors did not want to operate.

In 2007, the cyclone call *Sidr* destroyed their home and forced them to take shelter on an embankment where they stayed for a month. She built a thatched hut on the slope of a mud road. Hit by the cyclone *Aila* in 2009, she lost her home again. This time, her father-in-law let them use a tin-roof hut that he had erected on the slope. After *Aila*, in 2009, her father-in-law's business stopped and she lost her sole income source. She started working as a domestic

²² This does not imply that a formal medical diagnostic was undertaken but that the community recognizes him as mentally ill.

housemaid at a local elite's house, where she was paid in food. She also supplied drinking water for ten houses charging one *taka* per pitcher of drinking water. She occasionally would engage in shrimp-farm related activities. The dependency ratio of the household was very high, yet she managed to negotiate with the local government school to allow two of her children to attend for free (the fee would normally be BDT 100 monthly). Since her eldest daughter and son had poor results in their school exams, the stipend stopped. She paid BDT 100 each month to buy exercise books and stationery items for the children but their results did not improve. She believes her children experience some mental distress too, although this was not medically attested. In 2009 her youngest son started suffering from hernia. At that time, a few neighbours lent her some money for treatment.

Although neighbours tend to support Zamila's family and be sympathetic because of her husband's condition they also often ridiculed her for having too large a family. People were generally reluctant to lend her money because they thought she would not repay it. In times of hardship, if she would ask for food, people would help if they could. However, she does not take this 'support' for granted. Her situation is very vulnerable particularly because her father-in-law also asked that she returns the roof tins that covered her house to him. As she is staying in the house he erected she knows her living arrangement is insecure and could make her destitute.

Through the Uttaran/Shiree intervention Zamila was given rice and rice husks to establish a retail business from her home. To do this she initially stored these in a neighbouring house where she used to work as a housemaid. Later on, due to a deterioration in relations with the same people, she moved the rice to another location. In September 2011 a devastating flood washed away houses and properties of almost one million people in the south-western part of Bangladesh. Zamila had 4 sacks of rice and 3.5 sacks of rice husks when the flood hit. Half got damaged in the flood. This loss meant that she owed BDT 7,000 to a rice wholesaler. This threatened her ability to repay her loan. Because they attempted to dry and consume the leftover rice, the family became ill with diarrhoea for a week.

Zamila does not really trust her in-laws and does not have a good relationship with her sister-in-laws. Her three sisters-in-law have, after marriage, stayed at their father's house. Zamila suspects that because her husband is disabled, his sisters will try to grab his inherited land. This puts Zamila in a vulnerable position. When she had to move the rice sacks she chose not to put them in her in-laws' house. Although she had constructed a house adjacent to her father in-law's house where both she and her father in-law could keep grocery items for retail²³, their businesses are separate. When she goes out to buy rice from the wholesaler, however, her father in-law looks after her children, which allows her to access distant markets and to buy cheaper rice/rice husks sacks. Zamila's father in-law doubts her ability to run a business and often expresses it to the project staff. He fears that Zamila buys rice sacks on credit which she will not be able to repay and that he will be held accountable for her non-payment.

In August 2011 a flood destroyed Zamila's stock of rice worth approximately BDT 6,000. She did not receive any intervention except relief from the union *parishad*. She also became very ill. During that period of approximately a week, her neighbour provided her with food. Once she had recovered from her illness she started her business again buying rice and rice

²³ Her father in-law started another business selling beetle nuts, beetle leaves, banana and other items.

husks on credit from the trader worth BDT 14,000. She built a hut on the *khas* land as she was able to keep possession of it and also reconstructed her in-laws' home. In February 2012, a fire broke out in her house. Zamila suspects that her business is making other people jealous and that they deliberately set fire to her house. In the event, she lost one sack of rice and one sack of rice husks. She had to cope with extinguishing the fire on her own as her disabled husband could not help. The month after he did attempt to do some earth cutting work outside the village and returned with BDT 2,000 which was unusual. The business was quiet from March until June, and poor people migrated to the northern part of Bangladesh to harvest *boro* rice. They returned with sufficient rice as their wage, which reduces the local demand for rice.

Zamila reported that as a result of her involvement with the Uttaran/Shiree programme, she was denied access to government safety nets. The transfer of asset might have put her in a vulnerable position with regards to the local government representatives. Her relationships with her relatives and the local community are essential to her security in times of crisis. However, her relationship with the community changed after foreigners visited her in her house. She was accused of having changed her religion and of converting to Christianity. These rumours have had negative consequences for her childrens' relationship with the community and she claims that people are trying to 'suppress' them. She thinks relatives, her in-laws, might be involved in starting these rumours so they could try to rally support and grab her land.

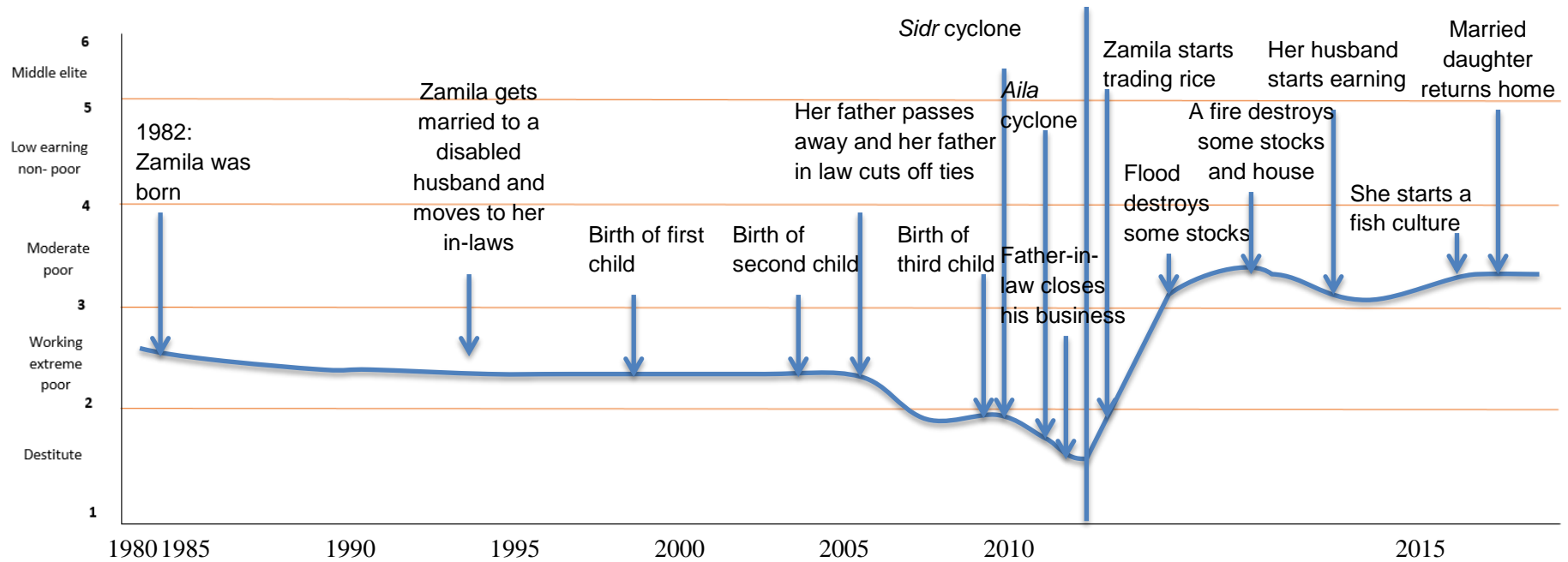
During this time, Zamila developed knowledge and negotiation skills. She had also become considerably more mobile so she could exploit the price differences from several markets and wholesalers. Because she is the wife of a disabled man, she says she does not have to uphold the traditional normative gender norms. As the sole income-earner this enabled her to afford her children's needs in terms of schooling and feeding. The high dependency ratio remained a significant obstacle to her graduation.

In November 2013 Zamila married off her elder daughter to a boy who allegedly experiences mental distress, though this has never been medically diagnosed. She paid BDT 30,000 as dowry which she mobilised through three different sources from within the local community. Her daughter then moved to Dhaka and Sylhet to work in brick kilns, which Zamila was not happy about. During that period the business was developing well and Zamila could invest and save money. She and her husband were involved in various types of IGAs such as grocery business, domestic help, and brick field labour. In April 2014, due to rising competition from other local shops, Zamila closed her business. Clients who had bought rice on credit have not always paid their dues and Zamila lost about BDT 3,000. In early 2014, Zamila had an accident, and both her husband and son fell ill. This affected their ability to work and considerably increased their expenses. During this difficult period Zamila pressured her son-in-law not to make her daughter work in the field but he rejected her request and said he will only take her daughter if she agrees to this arrangement. With the new in-laws making bad comments about Zamila's daughter having extra-marital relationships, her daughter got a divorce in January 2015 and returned to live with Zamila. Because this increased the dependency ratio further, the bridegroom gave Zamila BDT 50,000 as compensation, which she used to repay loans and saved.

With the money she earned, Zamila bought 33 decimals of land, which as a share cropper (*borga*), she can cultivate twice a year. In April, 2015, following a flooding of her homestead, she moved to the *khas* land she was occupying to build a house. At that time she reported having BDT 25,000 of savings in the bank and was able to eat three meals a day with meat once a month. In front of her house, Zamila started rearing fish so they can eat fish twice a week. She now works at a shrimp farm as a labourer and as a domestic helper. The domestic work helps her cope with the seasonality of shrimp farming and spreads risks. Her husband also works in a shrimp farm as a labour occasionally, but is significantly underpaid, due to his disability. From April to October 2015 she managed to work 15 to 20 days monthly (for which she was paid BDT 120 a day) resulting in a monthly income of BDT 3,500-4,000. During the lean period her husband migrates to Khulna, nearby, to work in the brick kiln. This work is tiring for him and he rarely manages to finish the season.

Zamila is worried about the future of her divorced daughter and wants to re-arrange another marriage. She said: *“my daughter is divorced, which is a big stigma. If nothing happens soon, I won’t be able to marry her off in my life time”*. Zamila is also worried about her poor health condition. She often feels pain in her waist and is unable to undertake laborious jobs. She is planning to start a shop again to reduce their vulnerability during the lean period. Mortgaging her land represents a good strategy that does not involve hard physical labour, provides a predictable and secure income and secures rice for the family. She has developed strong networks with local elites who support her when she is in need (for her daughter’s dowry and rice storage for example). Accessing *khas* land enables her not to rely on her in-laws who she does not trust and allows her to feel more confident about the future and what she had achieved.

ZAMILA'S WELL-BEING TRAJECTORY



Tracking Studies Case 4: Bithi Mondol

Household composition: Young Hindu widow. Female-headed household

Wellbeing status changes: Working extreme poor to low-earning non-poor

Intervention: Bithi is a beneficiary of Save the Children. In February 2010, Bithi was given BDT 3,072 to start a vegetable business and BDT 3,400 for goat rearing as well as several training sessions on goat rearing and small business management. From the business it was hoped that she could manage food for four persons and meet educational costs for her son. Altogether the intervention cost is estimated at BDT 12,076.

Life History and Tracking Study: Bithi Mondol was born in 1982 in Dacope. She is a Hindu *Dalit*. Her father was a day labourer and her mother was a domestic helper. She has two younger sisters. She did not study much as her parents needed some help with the household chores. In August and September 1988, a flood destroyed their house and belongings, leaving them with no other choice but to take shelter in the church building (catholic mission) close to their house. The flood inundated 62 percent of land from 52 districts of the country. World Vision and the Catholic Church (Father Regan) provided corrugated tin, a cow and some other relief material to her parents. Bithi's father however sold both the cow and the corrugated tin to pay for food. From 1992, Bithi started taking up her mother's care work and household work at home while her mother worked as a domestic help and a cook in a nearby brothel. Sometimes Bithi also helped her mother working in other villagers' houses, and she was paid in food, not money. After this, she sometimes started collecting shrimp fry with her mother in the local river to earn an income.

At that time her mother's and father's earnings were very low for a family of five. Through school, Bithi's two sisters used to receive 10 kilos of wheat as part of a food for education programme. Yet, Bithi remembers being hungry often during her childhood. Her mother used to mix sugar and flour to make a cake which was their main food.

In 1996, Bithi got married to a man who many thought had experiences of mental distress²⁴. Her mother had only saved BDT 700 to buy bangles (*shakha*), *sidur* (vermilion) and a sari. No relatives from her husband's side came to the wedding because they did not know about it. After the marriage, Bithi did not have to work as her husband, who studied up to class eight, was managing a small vegetable and eggs business in the local market. From this, he used to earn BDT 150-200 daily and purchase fish and meat. At that time they still lived and cooked with her parents. A few months after the wedding they moved to her in-laws' house in Khutuakhai close to Botiaghata. Because Bithi's husband had six brothers and five sisters, their arrival at her in-laws' house was not welcomed warmly. Moreover the family was relatively well-off and educated, and Bithi sensed that her lack of education and poverty was not well-accepted. The family had some agricultural land and they used to sharecrop. Bithi used to do all the household chores in her in-laws' house for two years.

²⁴ Although this medical condition was never rigorously diagnosed. Community members often informally assess mental illnesses in rural Bangladesh by calling such people *pagol*. This is a significant cause for discrimination on the labour market.

Although Bithi's husband was interested in business, his father and brothers pressured him to undertake agricultural work. After arguing with them, he left the household abandoning Bithi. During that time, Bithi heard that her husband had been married before and had a daughter. Bithi, who was seven months pregnant at the time, waited for her husband for two months, staying at her in-laws' house. After her husband left, her in-laws' family, particularly her father-in-law, were unkind to her. He was trying to send her back to her natal home and was not interested in supporting the food costs of Bithi and of her future child.

In 1998, her father accepted her moving back to Dacope. In December she gave birth to a son. Her parents had no money, Bithi remembers: *"These were hard days for me, during the delivery period I could not buy anything for my child even an injection to cut the umbilical cord. My father managed BDT 30 six to seven hours after the birth to buy an injection"*. During this time the family was food insecure and Bithi started working again a few months after giving birth. She took on jobs including water transporting, cooking, weeding and collecting shrimp fry. In 1999, her husband returned and Bithi thought they could plan a life together with their son at her family's home. He stayed and began planning a vegetable business. However he abandoned Bithi again to return to his first wife's house fifteen days later. Six months later Bithi heard that he died.

Bithi's father suffered from paralysis from 2001 until 2006. When her father was suffering from paralysis the Union *Parishad* provided the old-age allowance of BDT 100 per month for two years (2005-2006). At that time her mother had no capacity to bear her husband's treatment costs. Sometimes she bought BDT 2-4 medicine. In 2003, Bithi's mother suffered from tuberculosis. Her mother stopped working for the brothel and other villagers' houses. After her recovery Bithi and her mother arranged for her younger sister's marriage to someone who had suffered from polio. This marriage did not require any dowry. Bithi's father died shortly after the wedding in late 2006. In 2007, cyclone *Sidr* destroyed her house and washed away all the utensils and clothes. They took shelter in the World Vision cyclone shelter built after the 1988 flood. During three months the family relied on food relief and water purification tablets. *"At that time, there were no work opportunities"* she says. She managed to find work on the Cash for Work Programme for one month, and was paid BDT 100 daily. They managed to slowly fix the house and take up small day work until *Aila* struck in 2009 and destroyed her house and assets. They all stayed in the Cyclone Centre for one week.

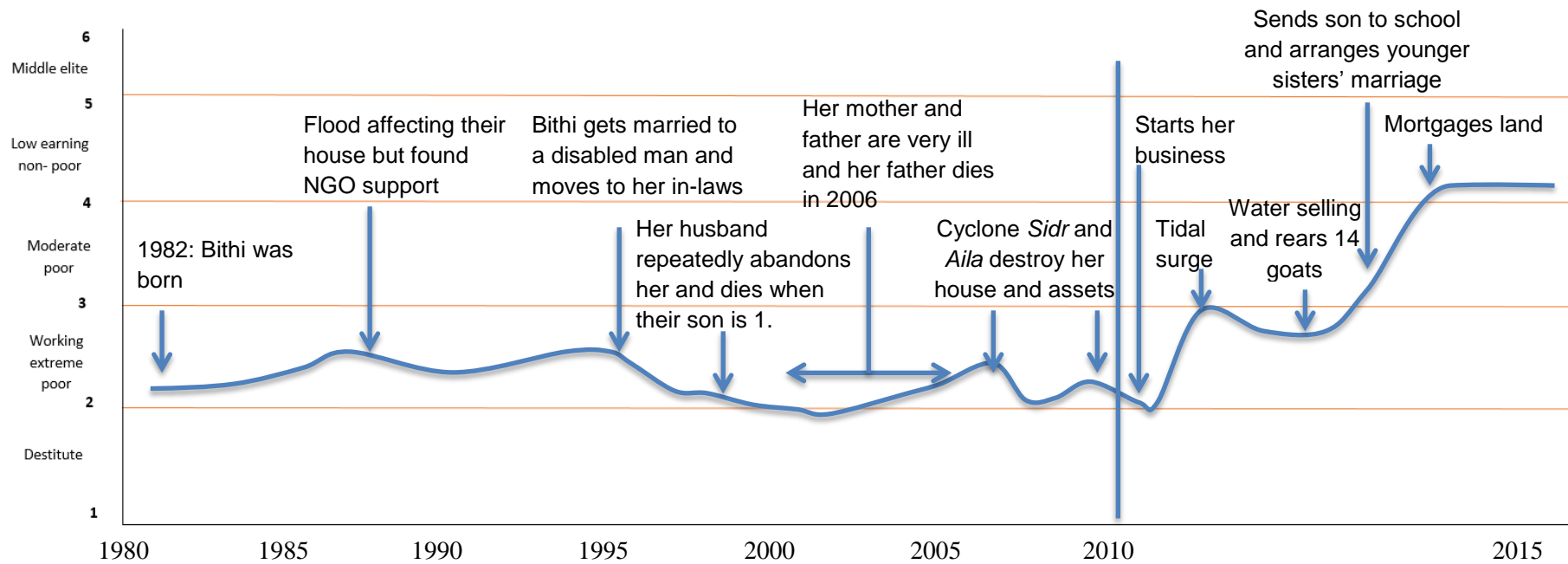
Soon after *Aila*, Bithi was selected for the Save the Children/Shiree intervention. In February 2009, she started her vegetable business in the brothel earning BDT 300-400 weekly and saving BDT 5,000 within seven months. She combines it with her water supply services to the brothel. During the dry season, she sells water from a nearby pond to a brothel for the girls to cook, wash and bathe. Within a few months of her business flourishing and her asset base increasing, a tidal surge hit her house at night in October 2010 and made Bithi, her mother, her younger sister and her son homeless. One month after the event when rain water was not available, she started transporting seven to eight jars of water on her back to the brothel and got BDT 30-35 daily. She also worked as a day labourer, helped other people rebuild their shed houses and worked as a domestic help. With her younger sister, she also gleaned leftover paddy in the paddy field and purchased some food on credit from a local shopkeeper. Bithi's mother rears goats. Bithi's income was mostly spent on food and treatment costs for her sick mother (BDT 50-300 monthly). A few months after the tidal surge, Bithi managed to recover

and rise up to being moderate poor, living in a bamboo house on some *khas* land, provided by her cousin and belonging to the Water Development Board. Gradually through hard work, Bithi's well-being improved and the goats, vegetable and water business allowed her to spread the risks associated with different income sources. The family's diet improved significantly after 2011 and Bithi started sending her son to school. Shopkeepers now allow her to buy on credit and lend her money, which is a sign of her creditworthiness.

In terms of wellbeing, Bithi became stable as she reached the low-earning non-poor status. From 2014 to 2015 she did not face any major shocks or hazards. In July 2014, she decided to sell her ducks, fearing that crocodiles from the nearby river would eat them. This indicates a great awareness and anticipation of risks and hazards and deployment of planning strategies. She continues different types of IGA to support her family. She had to stop her vegetable business to the brothel because during the last rainy season the roads to the brothel became severely affected and she faced difficulties supplying vegetables. The political unrest in January to March 2015 affected the income of sex workers and most of them wanted to buy vegetables on credit from Bithi. However, Bithi did not want to put her investment at risk and preferred to stop her vegetable business but continue selling water. To do this she now pays another woman to carry the water for her. At some point she had four people working for her, including her sister-in-law. She has saved approximately BDT23,000 at Islami Bank. She is still engaged in other savings groups and NGO savings projects.

In order to maintain her resilience and security, Bithi multiplied her sources of income according to her labouring capacity, seasonal demands and limitations, and, of course, work opportunities. She has improved her resilience to environmental hazards and health shocks. She used land mortgaging as a way to secure her income. She managed to mortgage 123.75 decimals of cultivable land (3 *bigha* and 15 *kathas*) in March 2014 (worth BDT 120,000) and received paddy from that land, some of which was consumed and some of which was stored. She also received paddy from the land which her son inherited. In 2015, her son was helping her brother to work in the melon field. He does not wish to continue his schooling and prefers earning an income.

BITHI MONDOL'S WELL-BEING TRAJECTORY



Tracking Studies Case 5: Joya Ching Marma

Household composition: Buddhist Widow + elderly second husband + elderly mother

Wellbeing status changes: Working extreme poor to low moderate poor

Intervention: Joya is a beneficiary of Caritas since May 2012. She received training to cultivate a cash crop: ginger. After preparing her land, she received BDT 2,810 worth of ginger, turmeric and vegetable seeds. In June 2012, she was given tree plantation training and in July she received 315 saplings of fruit trees including 15 jujubes, 25 papayas, 25 guavas and 250 pineapples. She was also given 15kg of compost fertilizer to help with her production. In 2012, during the lean season, she received a BDT 1,000 cash allowance. In November 2012, she received her second phase of assistance including 30kg of potato seeds and 570 grams of vegetable seeds, a sanitary latrine in February 2013, and 30kg of Aroid in March 2013. Altogether the intervention cost approximately BDT 12,519.

Life History and Tracking Study: Joya Ching Marma, born in 1971 into a working extreme poor family of six, was the daughter of a basket weaver. She did not go to school and spent most of her time playing with her sister. Her family depended solely on her father's low income and often faced food insecurity: two meals a day with seasonal vegetables collected from the forest. She does not remember eating meat and only managed to catch some fish for yearly festivals and rituals.

Joya remembers that during 1987-1989, when she and her siblings were teenagers, there were no work opportunities available for them. Working as daily labourers would not have increased their earnings significantly enough to cover their need for extra food (three meals).

In 1989 at the age of 18 she was married to Sa Ching Wong Marma, a 23-year-old day labourer from the same neighbourhood (*para*). At their wedding no gifts were given as his family was very poor. Her father-in-law had no cultivable land and cultivated *jum* by taking a lease. After the marriage she moved in with her in-laws in a house with a thick tin roof. She lived with her husband and his grandfather, and mother. She remembers that her diet was similar to that of her childhood. In 1993 at the age of 22, she had her first child U Kra and at 25 she fell pregnant again. That year, in 1996, her husband contracted diarrhoea. The closest hospital was too far from the area where they lived so he could not get treated and died.

After her husband's death, Joya returned to her father's house, pregnant and with a young three-year-old daughter. Her parents and brother initially thought that she could be a financial burden for them but she assured them she would work and earn. Her second child was born a few months later but he died after just seven months. Due to the distance, she had been unable to take him to the hospital and identify the disease. Joya's parents were becoming aged and less capable of work. Their livelihood depended on Joya's brother's earnings. He used to earn between BDT 300-400 monthly. One day he left the house without informing anybody. Joya's parents were very upset and became depressed.

Joya started working as a day labourer. At first in 1996 she used to earn BDT 40 per day but from 2011 she has been earning BDT 100-120. The wages have increased gradually every year due to the general inflation. In the lean season, she worked as a housemaid on a casual

basis from which she got one kilo of rice and BDT 10-20. In 2004, when her father was 84 he completely stopped working. He sold the five acres of hilly land, given by the government to landless people in the 1970s, to a relative for only BDT 15,000. With the money he repaired his house, contributed to daily food expenditures and paid for Joya's daughter's schooling. In 2011, U Kra got married. Joya spend BDT 1,500 on food for 15 people and on one dress for the wedding. After the event 2012 Joya's household managed to eat three meals a day. This corresponds to the time when they were enlisted as VGD beneficiaries with support from Union *Parishad*. Without having to pay any bribes, Joya received 25 kilos of rice per month.

In May 2012 however, her father who had been ill for a long time and required a lot of care passed away. Before his death, Joya had bought medicine for her father from the pharmacy. Because the pharmacy is far away she described his symptoms, they established a diagnosis and sold her BDT 500 worth of medicine. To arrange for his cremation and the religious memorial service afterwards, Joya had to mobilise BDT 7,000. She could contribute BDT 1,000, her brother BDT 2,000, neighbours and community in the *para* BDT 2,000 taka. She was obliged to go to moneylenders to secure the remaining BDT2,000.

Her earnings are still very irregular, in May and June she does *jum* cultivation and works 10 to 12 days a month. From July to February this is reduced to 5 to 7 days a month for which she gets BDT 100 daily. In March and April she goes tree cutting for about 10 days and earns approximate BDT 60-70 daily. She insists on the fact that when she experiences hardship she is able to rely on her neighbours for support – both physically and emotionally. From December 2012 to April 2013, Joya Ching started making rice wine, as this can be produced as a by-product of feeding pigs. She was able to sell the wine over a four month period, earning about BDT 250 monthly. In February-March 2013, she harvested 80kg of ginger, sold for BDT 25-40 per kilo, earning BDT 2,100. As both the output and market price of turmeric was low, she harvested only half of her crop. This amounted to 60kg which she sold for BDT 15 per kilo in the local market and earned a total of BDT 900. With her earnings she bought one male pig. Joya's tree plantation, however, did not grow as well as she had hoped. She had planted her jujube and guava trees on land near her homestead, which is not very fertile. As a result, only four jujube trees and five guava trees have survived and they were all less than two feet in height. Her papaya trees had fared even worse, as most of them were already damaged before they had even been planted. Joya reported that some of the tree saplings had no soil, or had broken branches. This was due to distribution issues related to the remoteness of the villages. She planted 5 papaya trees but they all died. Of the 250 pineapple saplings she received, she lost 100. The remaining 150 are not healthy and none of them have borne any fruit. She could not afford fertilizers and water scarcity discouraged her from cultivating any more. She and her sister started exchanging produce and agricultural advice.

In February 2013, Caritas/Shiree provided Joya with a sanitary latrine, but did not install it. In March 2013 Joya could afford to install the latrine herself. However, when the field facilitator came to check the installation, she declared that it had not been done correctly and was highly unhygienic, despite the fact that Joya had received installation training and practice from the field facilitator prior to receiving it. The field officer requested for it to be uninstalled. Joya could not afford this.

In April 2013, a sudden storm damaged the roof of the shed where she keeps her firewood and her elderly mother, Ahlame, fell very sick with asthma. Joya got treatment from the

pharmacy and usually spent around BDT 250 every 2-3 months. In April 2014, she became sick again and Joya had to rely on her neighbour to buy her medicine. Joya lives in a close-knit *Marma* community. Households in the community generally help one another in times of crisis. She however fears that not speaking Bengali, having limited and poor access to physical infrastructure and public services limits her opportunities to improve her wellbeing. Rising tensions at the Myanmar border makes her anxious. She fears that Rohingas will come to the Chittagong Hill Tracts and compete for day labour opportunities, driving her wages down. With a Buddhist temple being destroyed in 2014 in *Sadar* Union she thinks the presence of Rohingya refugees may increase hostility between the *Adivasi* and Bengali people.

Apart from peer-groups links, Joya has no connections with politicians or local leaders. When she faces a crisis Joya negotiates with her employer to be paid in advance. However she does not feel that her relationship with local leaders is strong enough to negotiate a higher wage. She did have a relationship with a Union *Parishad* member which enabled her to get a VGD card but the card expired after two years in December 2012. Her mother does, however, have an old age allowance card. In 2014 socialising was rare for Joya. For example she was unable to attend a social ceremony, to which she had been invited, due to her mother's illness and lack of money.

The livelihood of Joya changed after she re-married in late 2014. Her husband is a widower who is ten years older than her. With him, she improved her well-being and 'graduated' from working extreme poor to lower moderate poor. With dual income they could mitigate food insecurity through leasing plough land from the Bengali community people and nursing their own homestead garden. They invested in livestock and rear chickens and pigs. They repaired the house and can afford 2 meals in day accompanied with vegetables and fish/meat/eggs once a month. She reported feeling more secure and less exposed to robberies and theft.

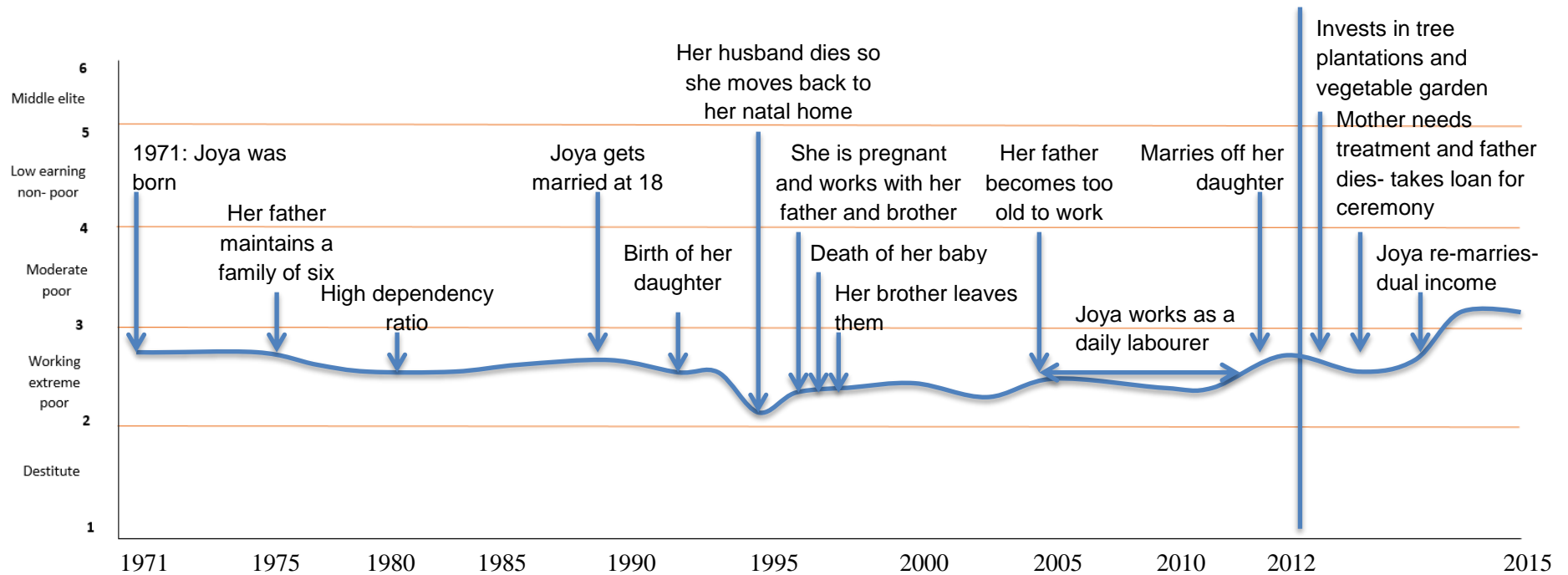
In 2014-2015, Joya managed her income generating activities better than she did previously. She grows a large variety of vegetables crops and fruit tree species: jujub-8, mango-15, litchi-15, and Jambura, pineapple-100, lemon trees-80 and banana trees-80 and 15 teak trees. Joya has been able to increase livestock and poultry assets after the project finished too. In 2015 she had six adult chickens and two pigs including one big pig. The total value of her poultry and livestock is estimated at BDT 5,000. Importantly, Joya also spent BDT 4,000-5,000 on the land entitlement of their house. Her elder brother claims ownership of the land although Joya paid him a lump-sum for it. Now it is resolved but Joya feels anxious because of a lack of proper legal documents.

Despite these improvements, Joya stopped selling rice wine because of the lack of water supply and insufficient firewood in the locality. Her health also started deteriorating and she had lost a lot of weight. Moreover, her old mother has been suffering from different kinds of illnesses. They spend about BDT 900 monthly on her treatment. Joya currently buys households food on credit and takes loan from moneylenders. She has no savings and is not part of any community-based saving group.

The case study of Joya illustrates livelihood dynamics that are specific to the Chittagong Hill Tracts. Considered non-Bengalis, many so called 'ethnic minorities' are discriminated against or adversely included into the mainstream economic and social life of wealthier Bengalis. Despite her good health and hard work, Joya's wellbeing status and resilience paths appear to

be constrained by the structures described above. The major one is the lack of access to public services, health in particular. Joya has experienced many constraints and difficulties due to the unavailability of quality health services. With her health deteriorating, and no carer, her resilience is considered very low. Also, contrary to many other places in the plain land, employment opportunities are scarce in the area and most households have to rely on their own labour. Diversifying her income sources is therefore particularly challenging, which makes their reliance on livestock and gardening particularly risky. With the support of her husband, brother, father, or with the access to regular social assistance, Joya could manage daily food expenses. Widowhood and abandonment affected her psychologically and made her particularly vulnerable.

JOYA CHING MARMA'S CASE STUDY



Reflections

In this section 2, we have highlighted ten core themes that derive from the analysis of our 72 households. As indicated above, the 72 households were never meant to be representative samples in the statistical sense but strong cases that enable a more inductive or emic understanding of the range of experiences that extremely poor people face. Equally, the 5 individual cases that we have highlighted above are not ‘representative’ of the 72 households but instead illustrate how our ten themes manifest themselves in everyday lives and choices. A number of broader reflective observations are worth making at this point.

First, while the 10 themes were presented above as discrete or separate points, the 5 cases clearly show that in real people’s lives the themes not only converge but converge quite strongly. Table 1 summarises each of the 5 cases against the 10 themes. What is remarkable is the consistency with which the themes emerge.

Latif Mia	CARE	<ul style="list-style-type: none"> • Changing demographic transitions and dependency ratios • Market fluctuations, price hikes and political turmoil • Migration to escape adversity and migration to secure employment • Income diversification • Adaptive earning capacity • Coping with hazards and shocks as a result of improved economic situation • More deliberate planning of household finances • Ill health • Improvements followed with or combined with vulnerabilities
Nasrin Alam	DSK	<ul style="list-style-type: none"> • Ill health of household members • Migration • Changing household demographic transitions and dependency ratios • Price hikes and fluctuations • Dual incomes and diversification • Improvements followed with or combined with vulnerabilities • Managing finances deliberately • Political turmoil • Economic insecurity and debts
Zamila	Uttaran	<ul style="list-style-type: none"> • Improvements followed with or combined with vulnerabilities • Extreme climate event: Sidr and Aila and floods • Ill health impacts • Changes in demographic composition and dependency ratios, disability • Improvements followed with or combined with vulnerabilities • Migration and labour markets • Economic insecurity
Bithi Mondol	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios, female headed household • Ill health impacts • Extreme climate event: Sidr and Aila and tidal surges • Ill health impacts • Improvements followed with or combined with vulnerabilities

		<ul style="list-style-type: none"> • Income diversification • Economic security • Managing finances deliberately • Adaptive earning capacity
Joya Ching Marma	Caritas	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios, female headed household • Ill health and death of working age adults • Extreme climate events: storms • Political turmoil and threat of violence • Lack of adaptive earning capacity • Lack of income diversification • Economic insecurity and a lack of savings

Second, although extreme poor households share strong similarities in terms of our themes, no two households are ever the same. When an extremely poor household experiences improvements, setbacks or changes, these interact with and trigger new processes and opportunities. The pathway of change, either positive or negative, is never linear. The differences we observe in households – even when they share broadly similar portfolios of resilience – reflect differences in the way themes converge and evolve, and differences in the way households respond. This reinforces our point in section 3 below about the need for micro level policy engagement with the specific contexts of extreme poor families.

Third, we highlighted the significance of uncertainty in our conceptual understanding of resilience. That same uncertainty continually manifests itself in real life as households struggle to deal with the poverty. It also manifests itself in programme or policy attempts to improve resilience outcomes because both positive and negative impacts may not be immediate, intended or direct but staggered over time, mediated or unintended. The uncertainty of improving resilience outcomes therefore reflects the uncertainty that characterises the experience of being extremely poor. This is captured nicely in the following description of extreme poverty:

“We are caught up in a complex knot....other poor people also get caught up from time to time in a knot, but their knots are simpler...you can easily detect the source and do something about it....our knots have many sources...often pulling on one carelessly only makes the knot more complex”

(Matin *et al.*, 2008)

Fourth, one of the clear findings of our data confirms that the condition of extreme poverty is underpinned by a relatively higher proportion of household level idiosyncratic variables such as ill health, abandonment, mental health, marginalisation, discrimination and so forth. This does not discount the influence of more ‘systemic’ explanations but it highlights the need to give greater priority to the ‘idiosyncratic’ when considering policy options (see section 3 below).

Fifth, we have emphasised the importance of strengthening social agency. In many ways this is not a new observation. However our findings underline the significance of the emotional or cognitive dimensions to the idea of social agency. Agency therefore is not just about creating more room for manoeuvre or action, it is also about subjective capabilities. Being respected, having a sense of belonging, feeling valued and equal, being confident about what you are doing and can do are all examples of this subjective capability. It is important because it speaks directly to the issue of idiosyncrasy, and also informs an earlier observation about ‘negative capabilities’.

Finally, time. Arguably the clearest message from our cases is that the condition of extreme poverty travels exceptionally well in time. If anything, the concept of resilience sensitises us to the fact that vulnerability and uncertainty are simply **permanent** threats in the lives of extremely poor people. The condition of extreme poverty ruthlessly cuts across as well as within generations, leaving an indelible mark on those it touches. This is not a surrender to pessimism, but a reminder of stubborn nature of extreme poverty.

Section 3: Policy levers framework

Our analysis of resilience among the extreme poor in Bangladesh draws attention to a series of performances or behaviours entailing individuals and households, community level powerholders and other neighbours, local and remoter markets, and the state. Clearly there is even a further level of global institutional behaviours beyond the nation-state. We have also distinguished between the systemic and idiosyncratic conditions which affect the lives of the extreme poor. We have also distinguished between ‘poverty alleviation as a graduation concept’ and ‘overcoming vulnerability as a resilience concept’, recognising that vulnerability affects significantly larger proportions of the population than the extreme poor. We have interpreted resilience as not just about recovery to the status quo ante, but about sustained, more secure coping at an enhanced standard of living. We have emphasised the centrality of uncertainty as the context for the anticipatory pre-empting of risk through preparation as well as having a capacity to engage with shocks. This has entailed a crucial distinction between predictable hazards and surprising shocks, and the problem of co-variance, e.g. with *Sidr* and *Aila*.

We have highlighted the significance for resilience of both the harsher political economy realities that constrain extremely poor people’s lives and the cognitive or emotional aspects involved when seeking to forge more secure livelihoods. We have, through the previous point, shown the indeterminacy of the relationship between structures that constrain and agency that enables choice and action. In all of the above, we have observed the importance of time across as well as within generations.

We have characterised uncertainty as institutional uncertainty across 4 inter-permeable domains (state, market, community and household) which comprise the de facto welfare regime for the pursuit of livelihoods, but again under the conditions of a hostile political economy—highly unequal, non-rights based, replete with clientelism, personal dependencies and dysfunctional governance. Negotiating this terrain requires forms of agency which do not map easily onto the capabilities of the socially isolated and vulnerable extreme poor. In this complex institutional environment, more onus is placed upon the household to sort out its own problems, entailing the idea of ‘negative capabilities’—an ability to thrive under conditions of uncertainty.

And we have drawn attention to the key policy objectives of altering poor people’s time preference behaviour, entailing a reduction in discount rates, to enable both preparation and recovery options, as well as shifting the basis of people’s resilience from dependent to more autonomous security, evidenced by more control over uncertain futures through de-clientelisation and more formalisation of rights. We have shown that the poorest and thus most vulnerable have the highest discount rates, living hand to mouth with no capacity for either preparedness or recovery in the context of hazards and shocks. As a consequence, poverty eradication policy has to be guided by the core principle of reducing these discount rates, which has to entail support for resilience not just the crossing of a threshold (graduation) while continuing to be at high risk. Thus the core objective needs to be changing time preference behaviour among the extreme poor through ensuring resources for present consumption, sufficient enough to permit the household or individual to reallocate resources to future preparedness and recovery.

But of course high poverty levels reduce a household’s room for manoeuvre and therefore constrain its ability to prepare, cope and recover. At the same time, this induced condition of vulnerability exacerbates the impact of hazards and shocks, so that they occur more frequently in the sense that minor events ‘become exaggerated’ as major ones for those unable to cope. Thus poverty and vulnerability, combined, create a situation where levels of uncertainty are so high and the resources

(material, financial, political and social) available to a households are so low, fragile, conditional, or locked in with other destructive effects that households cannot develop sufficient capacity or agency to build resilience.

Essentially this combination of themes and reasoning around the pursuit of resilience has implications for designing programmes and reforming institutional behaviour to remove extreme poverty and poverty more widely—implications for policy, in other words. A dual approach is required: reforming the context for individual and household agency on the one hand to reduce institutional uncertainty; and supporting that agency on the other. Together this might be seen a strategy for improving the security of agency. It involves:

- mitigating or reducing socio-economic and political vulnerabilities by addressing the deeply rooted socio-economic and political causes and processes which affect a household's well-being and potential for improvement;
- and improving the household's ability and capacity to anticipate, cope and recover from shocks and hazards by widening, strengthening or facilitating their access to resources whether through IGAs or forms of social protection (i.e. short term safety nets, longer term chronic financial support, or even citizens' income approaches).

Social protection through food aid or cash transfers functions to support present adequate consumption to reduce a household's reliance upon Faustian bargains and to liberate it to anticipate and prepare through insurance and savings (Narayan and Zaman, 2008: 95). However, as noted above, **extreme poverty entails a higher element of idiosyncrasy in the explanation of being poor**. This introduces a further layer of potential intervention beyond the duality of context and agency.

Thus keeping these themes closely in mind, we offer a 3 tier policy levers framework which cuts across the context/agency duality, to engage with both systemic and idiosyncratic poverty:

- **strategic, meta context** (such as climate change, prices of staple commodities, law and order offering security, rights of women and children, anti-discrimination of minorities, governance of state practices and market behaviour, tax compliance);
- **a meso level** of direct levers to support agency affected by **systemic** relations (asset transfers, social protection/safety nets, employment generation, education, microfinance, legally owned property, access to health services, protection of gains);
- **a micro-level** engagement with **idiosyncratic** problems of families, almost like social work intervention, engaging with abnormal dependency ratios, learning difficulties, other disabilities, morbidity and other chronic weaknesses, desertion.

We argue that all 3 levels, and thus modalities, of policy and intervention are required to enhance the resilience of the extreme poor to be non-poor. It is clearly a blended policy approach which is hard to contain within the idea of one, single programme, no matter how integrated and multi-dimensional as envisaged in DFID's prospective sequel to EEP-Shiree and CLP---the EPEP. For DFID, a much wider, more inclusive strategy is called for, rather than a series of discrete projects whether under governance, livelihoods or climate change, and whether through different implementing partners

(UNDP, large NGOs, local Foundations like PKSF/MJF or Management Agencies). That should be signalled in strategic discussions with the Government of Bangladesh in the context of any continuing UK aid presence in the country. From the Government of Bangladesh's perspective, an enhanced role for integrated planning, led by a more powerful Planning Commission might produce more coordinated thinking between Ministerial fiefdoms.

It seems clear that within the repertoire of the broadly defined duty bearers in Bangladesh across the state, civil society and donors, there is some attention on the strategic-meta and meso levels above—albeit not very joined up. Our discussion of resilience, however, certainly entails more reflective honesty among those duty bearers about reforming the political economy for its negative impact upon extreme poverty and poverty in general. If all meso level interventions are refracted through the **meta level** prism of inequality, rent-seeking, preferentialism, clientelism, gender and ethnic discrimination, backed up by violence, then in a sense there is huge wastage of effort and resource. A public discourse which connects the problem of poverty to governance etc. therefore has to be much more explicit. And there can be little doubt that a continued failure to address core questions of institutional uncertainty and the consequences for exclusion and alienation of the poor will lead to wider disaffection with a so-called liberal, secular rhetoric which is never enacted, but instead honoured in the breach. Thus the incentive or driver for such reform is, ironically, the ultimate self-interest of property owning classes in the country. Tax compliance leading to re-distributions of public revenue for more efficient resilience purposes would be a function of reducing institutional uncertainty and improving governance and state legitimacy. A virtuous Polanyian circle, in other words.

At **the meso-level** of direct policy levers to support agency which is affected by systemic relations across at least 3 of the key institutional domains (state, market and community) where class and inequality abides, and where individual agency, especially among the poor, remains weak unless reinforced by cooperative organisations and collective action, the policy argument for rejecting magic bullet interventions in favour of more integrated, blended approaches seems to have been won. It has been surprising that the long acceptance of multi-dimensional poverty has not translated earlier into multi-dimensional policy and practice **as it affects poor people living in poor conditions**.

Governments across the world have maintained a national level bureaucratic rationality of thematic compartmentalism and have assumed that this form of rationality should be enacted at the point of delivery to citizens in need of state support. But the rationality of those citizens, their socio-economic structure, their norms, their *modus operandi*, their core relationships of reciprocity or intermediation do not fit that national level rationality in terms of the way governments are organised. Governments therefore have to be persuaded, and the Government and civil society in Bangladesh has a history of great innovation, that national level thematic ministries should not have significant implementation functions at the grassroots, but are there to mobilise the expertise and resources to back up a structure of implementation on the ground which fits more accurately the rationality of poor citizens.

One way to summarise this point with a cliché expression is that extreme poor people need a 'one stop shop' or a single point of multi-dimensional delivery through which all the multi-dimensional ingredients or necessities of their lives flow. In this way, the plea is for governments to organise themselves in ways which imitate the emic lives of the grassroots poor. If this means imitating the intermediation structures (some might call it patronage) through which the poor presently negotiate their meagre, inadequate access to the services and resources which could support their agency, then so be it. But of course the plea is not to imitate unaccountable, preferentialist patronage itself. This plea therefore places a strong onus as duty bearers upon reformed and enhanced local government as

the institutional point of delivery, able to deliver integrated and blended essential services whether as productive asset transfers, cash transfers (social protection, safety nets), primary health care, education and so on. The re-organisation of resilience services in this way would also entail more attention to governance and accountability at the local government level.

The purpose of making this plea for integrated, blended state led, and therefore rights-based support to lift the extreme poor permanently out of poverty through meso-level interventions is to develop the capacity to engage with the distinctive aspect of multi-dimensionality for the extreme poor—namely the idiosyncratic explanations of extreme poverty and the corresponding barriers to resilience. This is the third **micro-level** of engagement, which burrows down to much more personalised information about a family and reaction to that information through household level analysis and customised support. This ambition is fully consistent with the life-cycle principle behind the National Social Security Strategy. A powerful lesson from our data is that no two extreme poor families are alike in their trajectories, their composition and the challenges which they face. Furthermore, a significant proportion of their resilience challenge arises from very particular issues of capacity for successful agency, which undermine their negative capabilities: disability, learning difficulties, morbidity, illiteracy, demographic composition, marginality, isolation and the experience of negative labelling. Such families cannot easily be reached through generic policy and operational packages. They require much more precise support, calibrated to their particular combination of circumstances. **The best analogy from richer countries is ‘social work’, working with individual households and sometimes even with individuals within them sometimes to create and re-create agency, sometimes to recognise the need for such social worker intermediaries to compensate for the impossibility of agency.** It is the condition of extreme poverty which throws up this challenge in contrast to the moderate poor, from whom agency and a capacity for counterpart action to meso-level interventions can reasonably be expected through employment, market entry, participation in cooperative and collective action, as well as voice in relation to service providers and duty bearers.

Of course, many observers would see the above discussion as over-ambitious and unrealistic in a country like Bangladesh, even with middle income status. But if the ambition to remove extreme poverty is to be more than rhetoric, then this micro-level analysis and support has to be taken more seriously. With increasing concerns about the absorption of educated youth into employment in the coming years, the development of a cadre of community level social workers is not so fanciful, especially in the context of achieving overall middle income status. Planning for that capacity now, consistent with the National Social Security Strategy life-cycle approach, might contribute to the removal of extreme poverty in the 8th Plan Period. It is also a way of engaging youth in more meaningful citizenship.

Section 4: Conclusion

This report from the qualitative research team in EEP-Shiree in effect signals a shift in objectives and discourse from graduation to resilience, and thus a shift in the definition of poverty eradication, especially for the extreme poor. Perhaps this shift could only be engineered through qualitative research in which we have found ways to gain ethnographic and emic understandings of what it means to be extremely poor, mainly through the methodology of life histories and household level tracking over several years (CMS-5). Because graduation in the sense of passing a threshold, a poverty line, can in principle be measured, there has been some danger that the methodology of measurement has defined the key objectives to be pursued. In a sense this has reflected the Einstein quote about measuring non valuable things. The graduation measures used in the main quantitative instrument (CMS-3) to indicate overall achievements of the EEP-Shiree programme have gone beyond a simple per capita poverty line to include some aspects of a multi-dimensional understanding of poverty, but they have not really deployed those poverty variables which indicate resilience or being sustainably free of poverty. They have tended to be indicators which amplify income thresholds and act as proxies for expenditure, such as meals per day and diet composition, assets held, and in that sense remain threshold variables. However there are also data on range of income sources and savings which speak to diversification and preparedness. And there are attempts to measure improvement in nutrition (though this measure is weak with respect to all household members, when not all such members are equal in their entitlements). Issues around confidence, relationships and links to public services are self reported perceptions rather than observable behaviour.

Thus while the programme has achieved its objectives of graduation indicated by these agreed measures, questions remain. In the measured outcomes, there is potential for distortion with achievement higher on the ‘softer’ indicators than the ‘harder’ ones, as well as regional concentrations. So results are also not uniform. The partners in the Challenge Fund have also used other, broader sets of indicators which have also tried to capture improved nutrition, diversification, social capital and social inclusion. But there has been no consensus. Other poverty eradication programmes for the extreme and moderate poor have also developed measures to engage with multi-dimensionality, though have mainly fallen short of tracking capabilities themselves. Together these different attempts at measurement hover around the core question of resilience but do not directly address it. That is a reflection of needing to go beyond obvious, ‘hard’, measurable indicators, but then relying upon self-reporting of perceptions to supply numbers. This is a core weakness for example of some real time evaluations, some PRA techniques and so forth. All of the above are not direct criticisms of specific programmes but observations that emerge from a focus on resilience as opposed to graduation.

In contrast, in this report, we offer a different, summarising, set of principles for measuring resilience (section 1), and suggest some indicators to be explored (Appendix 1). These principles reflect more of the socio-economic, political economy and agency (household and individual) issues which need to be contained in any analysis of resilience, but are only likely to be uncovered through the qualitative methods adopted for this study. They point to a central analytical and, by implication, policy question: the relation between the agency of the poor to help themselves and the ‘quality’ of the institutional landscape which frames this agency.

Resilience, at its core, is about having the capacity to exercise adequate control over our future lives and circumstances so that disasters do not befall us. But that capacity is a function of whether the norms and practices of the framing institutional domains (i.e. state, market, community and

household) work for extremely poor individuals or not. We have also argued that the extremely poor face additional challenges over the moderate poor in their quest for improved resilient livelihoods in being more socially isolated and experiencing a higher proportion of idiosyncratic variables in the explanation of their poverty. So for the extreme poor, poverty eradication is not just improving institutional conditions (i.e. greater certainty or reliability and trustworthiness) for poor people's agency, but also for duty bearers within these institutional domains to compensate for socially embedded impediments to poor people's agency. This represents another discourse shift away from the neoliberal preference for IGAs and small scale entrepreneurialism in wilful ignorance of the constraints faced by the poor towards (or back to) pre-neoliberal dual roles for the state as: both a regulator/moderator of markets as a determinant of people's livelihoods (Polanyi); and a provider of opportunities for the poor, thereby stimulating overall demand (Keynes). And these days, we need to add the role of the state in controlling the excesses of free-riders as well as investing to ensure the public good of environmental sustainability for us all.

It should be clear from these propositions or imperatives that the pursuit of resilience needs to be a joined up policy and practical enterprise, and even more so when applied to extreme poverty eradication where one cannot reasonably rely upon necessary counterpart social action from all of the extreme poor across all of their needs.

We have indicated in section 3 above some ambitious agendas regarding the reorganisation of government delivery across the multi-dimensionality of poverty—more in line with the rationality of poor people's social behaviour and position than with the convenience of bureaucratic compartmentalisation. These agendas certainly re-activate previously discarded development strategies around the provision of integrated services at the point of delivery. Since one of the audiences of this report is the donor community, in addition hopefully to the government of Bangladesh, there is a reasonable question about the compatibility between donor aid, core resilience concepts, operational implications and delivery mechanisms in the pursuit of the eradication of extreme poverty.

EEP-Shiree, alongside other cognate programmes such as CLP, BRAC, UPPR and so on, have revealed this complexity around resilience, while choosing very particular instruments to uplift the extreme poor to moderate poor status. In these programmes there has been a strong preference for asset transfers, with some additional support (e.g. skills training, functional literacy, direct nutrition interventions) and linkage where possible to government wide safety net and social protection schemes. Primary health care and education are understood as a necessary part of the 'package' for both short term and longer term, inter-generational reasons, but have not been integrated for delivery purposes but left apart as other sector services. So the real challenge now is whether the necessary combination of services can be brought together and delivered simultaneously to the points of need—i.e. beneficiaries among the extreme poor.

With this case for integrated services now established, perhaps the appropriate role for donors is to assist the Government of Bangladesh in its stated objectives of removing extreme poverty by 2021, or at least 2030 as part of the Sustainable Development Goals agenda, through its life cycle approach embodied in the National Social Security Strategy. This assistance can be deliberately experimental, by adopting the principles of integrated service provision as a function of multi-dimensionality and the pursuit of resilience and testing them out in chosen, pilot locations. This would be a little similar to the Manusher Jonno Foundation's strategy of developing 90 model, or exemplar, villages in conjunction with relevant NGO partners to see to what extent a concentration of effort and resource

into a community of the needy can make an impact. The structure and content of those pilots should, in our view, reflect the 7 principles of resilience outlined in this report, guided by the indicators outlined in the appendix, as well as the tiered policy levers approach outlined in section 3 above. It would seem that the thinking to date behind the EPEP initiative is getting close to that formula. Hopefully this report is providing a clearer rationale for that approach, but insisting that vertical as well as horizontal integration is required, so that all 3 levels come into play simultaneously.

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Appendix 1: Indicators of Resilience

The first principle is the alteration of time preference behaviour

Poor people have a higher discount rate of the future than non-poor people. The future is uncertain and they do not have the resources or the relationships to manage that uncertainty. Their poverty compels them to use all their resources to survive in the present. So, the whole purpose of poverty reduction policy is to change poor people's discount rates. The more that people are able to commit resources to the avoidance of risk and the management of uncertainty in the future, the more secure their livelihoods are in the present. If people feel confident in the future in terms of stable prices, law and order, well-functioning relationships, then they are more prepared to forego aspects of present, even desirable consumption and risk some investment in that future. Such alteration in their time-preference behaviour fulfils two functions: it helps to achieve security in the future; and thus it constitutes more security in the present.

Indicators:

Small family size/perceptions of desired family size. It has long been recognised that poor families in the context of uncertainty, especially characterised by high infant mortality and child morbidity, seek to spread risk through repeated pregnancies with 'random' outcomes for family size. Where opportunities exist for smaller, stable families (i.e. improved natal and post-natal healthcare), is there evidence that families are opting if not for smaller family size, then at least a conscious and deliberate desired family size target? This would indicate an acknowledgement of the importance of concentrating scarce resources upon the skill development of children to enhance their opportunities in the labour market, thus betraying a stronger sense of confidence in future socio-economic conditions. It would signal a move away from immediate, contemporary survival of larger numbers of children, thus trapped into low and/or traditional skill levels.

Redistributing family budgets away from immediate basic needs. Given the recognition that poorer families spend a much higher proportion of their household budgets upon immediate consumption needs (especially food), any re-distribution of the time pattern of spending away from immediate consumption towards longer range investment for family member development or protection reveals a confidence in future opportunities as well as the stability of the economy in which savings will retain their value. It would, of course, also reveal that the family had improved current livelihoods sufficiently to re-distribute across time in this way, and felt secure enough in the present to re-allocate for the future.

Redistribution of inter-generational transfers. Such transfers encapsulate the previous two points. Family level decision making behaviour on transfers in a three generation, extended family model (Collard 2000) not only reflects trade-offs between care, consumption and capacity investment priorities by the decision makers (i.e. typically, but not always, the active adults between grandparents and children), but also interacts with the policy and wider institutional environment. For example, publicly available old-age care services, enable stronger investment flows towards children; grants and concessional study loans for children release funds for current family projects and care. Of course, the policy environment also impacts upon the moral content of the relationships between generations. Loan taking children may feel less obligation to their parents as both generations get older and needs change.

Larger scale, longer term borrowing. The recent emphasis within poverty-focussed development upon micro-finance has matched closely the high discount rates of the poor, with small, high turnover loans and high frequency repayment arrangements. To the extent that poor families express a preference for borrowing for longer range projects, so they are indicating a change in their discount rates and a willingness to accept more risk. To the extent that institutions are prepared to lend larger amounts without significantly increasing (perhaps even reducing) the interest rates on such loans, and without insisting on full collateral cover, then they too are signalling a faith in the future. Thus present security and a perception of future security become mutually reinforcing. At present, the data for such an indicator may lie more in aspirations than actual behaviour, given the limited availability of finance for the poor beyond the microfinance concept.

Reduced access saving. Open access saving has become an axiom of the microfinance movement: the easier the access to one's own savings, the higher the propensity to save. However, a very strong indicator of trust in the future (in the sense of trust in the stability of money as well as the institutions managing it) is the willingness to commit savings to schemes where the penalties for early withdrawals are high, if available at all: reduced access, in other words. Such an indicator can also be enlarged to embrace long term pension schemes as well as a readiness to invest in stocks and shares. Such a change has been notable in India for example, with the dramatic expansion of the stock market. This is also happening elsewhere in South Asia, but of course the question for us is how far such readiness is extending to the poorer classes, with other more immediate priorities for consumption? (Sharif and Wood 2001)

Wider access to social insurance products. This is a similar issue to savings, with both institutions and customers seeing the possibilities for offsetting risk without exposing themselves to devastating co-variance on the one hand, nor unacceptable immediate consumption trade-offs on the other. Such insurance can happen in a range of arenas (see the discussion on hazards below).

Use of debt for human capital investment. We are used to the analysis of usury, where debts are incurred to fund present consumption and other social obligations. We also observe a steady move into larger scale debt for house-building, and even productive investment (whether farmers credit, or for irrigation and other infrastructural services). However we are yet to see a significant raising of debt (outside some access privileged sectors of the middle class with employment-related schemes) for the human capital development of family members. Whereas this practice has become more common in Western countries, with the burden of debt increasingly transferred to the students themselves, it is still a rarity for poor families in poor countries. There is much evidence of generational sacrifice for educational investment, but usually through savings and trade-offs rather than debt. This would be a very powerful indicator of altered time preference behaviour and risk assessment.

The second principle, closely related to the first, is an enhanced capacity to prepare for hazards

We might think of this essentially as insurance, saving and planning. Hazards, in contrast to shocks²⁵, are predictable as events, with high probability attached to them. There may be uncertainty about actual impact, depending on other conditions at the time that the predictable event occurs.

Vulnerability and insecurity occurs when it has been impossible to prepare for these eventualities, either because the resources are simply not available for this objective, or because other factors and perceptions have induced a higher discount rate than is rationally necessary. Such perceptions may be a function of past family history, with structurally induced sub-cultures of despair and fatalism. But the absence of preparation is a loss of autonomy, as it compels the poor to rely upon others who can exploit the emergency and significance of the event to be countered. Peasant families who live on the margin of subsistence in South Asia have long experienced an erosion of key productive resources (e.g. land and livestock) when being unprepared for disaster has driven them into the clutches of landlords and moneylenders. Sen's work on famines in the early 80s (Sen 1981) argued that hunger was not a function of food availability decline but a collapse in effective demand, with no storage to fall back on.

Indicators:

Higher use of insurance products: health, shelter, crop, dowry, membership subscriptions/shares to collective insurance arrangements. What is the evidence of forward planning for hazards (i.e. predictable, problematic events). The most directly obvious is insurance across the range of activities that form the basis of livelihoods. Health is familiar, and in the absence of accessible public provision, free of cost at the point of delivery, then private insurance is a key indicator. Of course the take up of such insurance reflects the conditions for institutional supply as well as the attitudes and realistic choices of individuals. There is also an issue of which family members get selected for insurance, with gender and sibling biases likely. Insuring one's shelter and key forms of income (crops, livestock) is familiar, and measurable. Perhaps dowry (or brideprice) is less obvious, but these are significant hazards in societies where the maintenance of personal social resources are key to survival. Insuring against the unbalanced composition of one's offspring is unlikely, though it would be a good indicator of preparation. So perhaps the dowry/brideprice issue is more to do with savings than insurance. Insurance products may be provided by formal institutions, but where their quality and performance is uncertain and discriminatory, then the formation of more local collective institutions such as ROSCAs and ASCAs, and others forms of local level social protection, become important indicators of people thinking ahead, and raising the quality of current security by reducing risk in the future.

Creation of public goods: vaccination; food storage and market intervention for price stabilization; common emergency facilities; fire proofing measures in urban slums; seed storage for re-planting. Some examples are contained in this list, but it could be extended. What is the evidence of inclusive national or community (universal and local) action beyond the normal definition of insurance to reduce public risk and advance collective security? Vaccination is a standard indicator, and a willingness for example to devote national resources to HIV/AIDs remedial interventions is distinguishing some societies from others. Also at a national level, price stabilisation on essential

²⁵ It is really important to maintain a conceptual distinction between hazards and shocks. By definition, no-one can rationally prepare for a shock.

foodstuffs and the prevention of famine through controlling speculation has been achieved through institutional storage of staple grains and their release into local markets, triggered by thresholds in seasonal price bands being broken. The other examples here are more local, and within collective action as community rather than wider public goods.

The third principle: formalising rights

This objective is more utopian, and perhaps guilty of ethnocentric, western modernism. In a sense, we are dealing here with a hierarchy of preferences or adaptive preferences. Some security is better than none. Forms of security which reflect local relations of dependency and adverse incorporation are preferable to an absence of security, so that informal security regimes are preferable to insecurity regimes (Gough and Wood et al 2004). This is the Faustian bargain (Wood 2003) in which poor people opt for their second preference. However, security obtained through the predictability of informal rights still retains elements of arbitrariness and preferentialism and thus constitutes a threat to sustained security. It remains trapped within local social relations and cultures which contain inequities and uncertainties, as well as foreclosures. So universal, formal rights would be preferable to local, informal ones, if only the state was characterised by good governance, accountability and bureaucratic principles (in a positive, Weberian sense) of equity. Thus predictability would be enshrined in legal process. Protection would be guaranteed. Thus the prospect of security would positively contribute to present secure livelihoods and well-being. People would feel safe, and these dimensions of fear, at least, would be removed.²⁶ This is the justification for linking poverty reduction policy to mobilisation for rights and governance.

Indicators:

Written by-laws or voluntary codification of practices for local charitable institutions. The objective in formalising rights is to reduce uncertainty. Even small steps can be significant. Thus outside the state, with the myriad of organisations in the civil society of developing countries, can we observe an increasing formalisation of the relationship between clients and these organisations which would clarify expectations and reduce the arbitrariness of voluntarism? Many organisations are now formalising their governance arrangements and accepting sector wide codes of practice. Some federations of CS organisations are also adopting kyte marking as a form of self-regulation, as well as working out functional and territorial complementarities in order to inform clients better of their options and opportunities for assistance. Indicators are difficult to devise for such processes, but verification can be made through the existence of regulatory instruments like by-laws, as well as the formal and disseminated existence of voluntary codes.

Introduction of formal criteria for entitlements. For both state and CS organisations, a demonstrable reduction in arbitrary inclusion/exclusion from entitlements can be witnessed via the publication and dissemination of transparent criteria. As an example, present forms of local social protection via the mosque or *jamatkhana* in N.Pakistan reflect all kinds of preferentialism and favoured kin status, with 'loyalty' probably the key qualifying condition. In other words, a highly interlocked basis of entitlement in the absence of publicly available (at the local community level) criteria. However, some of these institutions are responding to requests and external incentives to regularise the local distribution of *zakat*, for example, but announcing clearer, objective criteria for

²⁶ Idiosyncratic fears are something else.

inclusion in the distribution. Where such processes can be observed, then we have an indicator of formalisation, functioning to remove uncertainty and offer clear guarantees on which a family can plan and rely. The secure prospect of social protection thereby releases other security-procuring options for such families.

Agreed queuing and access arrangements. This formalisation extends into the management of access, under conditions of scarcity, by prioritising need in a manner which convinces the excluded or tail-enders that others have superior and/or more immediate claims to their own. There is much theory here, derived from the work of Schaffer et al in the 1970s (Schaffer and Wen-hsien 1975), from which indicators can be derived. For example, the adoption by agencies of points-accumulation formulae to arrange the prioritisation of entitlements, information to clients about their position in waiting lists, the knowledge that if conditions change and become more acute (as in health or income flows or need for shelter) one's queue position will be accelerated.

Voluntary registration and external audits. A willingness among CS agencies to register their operations, thus agreeing to comply to service delivery levels and quality, and to subject themselves to external audit against published commitments and expectations. Although social development and employment generation NGOs (including MFIs) are currently a long way from such practices, most of those which receive donor funding, for example, are obliged to accept external performance audits. These can be tracked as an indicator. The organisational behaviour induced by such incentives/pressures should be a relevant proxy for introducing more certainty of rights in the voluntaristic sector.

Improved access to formal justice. A higher frequency of successful use by poor plaintiffs and defendants of the formal court system, with shorter waiting times and lower costs. A major present indicator of insecurity is the inability of the poor to have any realistic recourse to the courts to defend themselves against the harassment of competing elites and clients.

The fourth principle is almost another version of the third one: de-clientelisation

The proposition behind this principle may be contentious since it refers to the pervasiveness of clientelism as both the source of immediate security for most poor people in Bangladesh, and indeed many other parts of the world, as well as the constraint to gaining more autonomous security. While this may appear as a sweeping generalisation, we challenge those with any empathy for the condition of the poor world-wide to refute the proposition. To do so, one would have to argue for the non-existence of hierarchy, inequality and class stratification and for a well functioning state offering widespread social protection in order to sustain such a position. While it is true that some societies in South America have been able to offer limited social insurance via employee rights, those rights have never extended to all, and under conditions of increasing flexibilisation and casualisation of labour the provision of social insurance attached to employment is also eroding (Standing 1999). And such discussions about social insurance have rarely investigated the circumstances of the labour market in terms of recruitment and segmentation, in which access to such limited rights has itself been achieved via patronage, at a price. Thus the principle of de-clientelisation is defended.

As a principle it is akin to Esping-Andersen's notion of de-familialisation (Esping-Andersen 1999)--namely here is an institution which is close to and dominant over the determination of poor people's livelihoods both socially and culturally, yet it comprises a set of informal rights which systemically discriminate against particular sub-sets of the population. The family, with its pervasive patriarchalism, discriminates against women, hence de-familialisation as a condition of universalist social policy in social democratic or liberal countries where the state is assumed as a well-functioning and superior substitute. While the family may remain as a problem for similar reasons in other, poorer, countries, neither the state nor the community (the two arenas within which clientelism thrives) can yet be favoured as a substitute for the family. So in such countries, de-clientelisation is the first pervasive, dysfunctional condition to resolve as a precondition for poor people's well-being. No-one is suggesting a magic wand will remove this fundamental feature of the Bangladeshi political economy and maybe that would not be entirely desirable in the absence of improvement in formal rights and good governance. However there are indicators to track moves in that direction, moves which are often the agenda of rights-based NGOs and civil society, like the Manusher Jonno Foundation in Bangladesh.

Indicators:

Seasonal wages compatible with overall patterns of market demand. This is a key contra-indicator of interlocked labour markets and evidence that the hiring and reward of labour reflects prevailing pure market conditions. It is evidence therefore that landlords and key local employers are unable to use their patron monopoly and monopsony positions to extract rents from labour beyond the surplus value of labour incentives required by the capitalist relationship. It is probably also evidence that labour markets are not segmented, with entry restricted to favoured groups relying upon the social closure of other groups. Such segmentation is also compatible with rent extraction and client status, prioritising loyalty over voice. Real wage levels compared to shadow wages are relatively easy to track as a quantitative indicator.

De-linking of employment and credit markets. A major form of clientelism and entrapment is exercised through the interlocking by patrons of labour and credit transactions. Typically in agrarian systems with high seasonal fluctuations in employment opportunities and income flows, advances in lean times of the year are partially 'paid for' by offering labour at sub-market rates during the peak demand for labour. In addition, other families members may be bonded into labour services, especially the domestic and post-harvest labour of women. Again, seasonally adjusted wage levels are a relevant indicator, but also the extent to which clients have alternative borrowing options and are able to purchase essential foodstuffs in seasonally smoothed commodity markets (see price stabilisation above).

Wider spread of employment/income sources. Families can be distinguished, with appropriate primary data, on the variable of income diversity. A family, or even individual adult, able to find employment or other trading/service selling opportunities in different sectors of the economy are reducing their vulnerability to market collapse through co-variance and concentration of risk. The availability of alternative income streams also strengthens an individual's bargaining position in each sector. This gives them exit options from exclusive reliance upon one source, thus offering the prospect of autonomous rather than dependent basis for security.

Increased migratory behaviour. Mobility indicates freedom from specific patronage, not only with respect to markets, but also social relations. In many circumstances, migration may not imply total freedom from such relationships in class terms, since we have much evidence that rural-urban migrants, for example, move from a familiar set of networks, social resources and patronage into new forms of patronage as a necessary condition of entry into other new opportunities. Migration may also deepen some relations of patronage. There are concerns in Bangladesh about labour trafficking. However, increased geographical mobility certainly challenges local monopolies of power and under the right conditions offers a potential route to a more autonomous basis for security.

Non-directed voting behaviour. This is a problematic indicator to measure, since the counterfactual is difficult to establish. However evidence of local electorates replacing representatives by others in successive elections would indicate at least that they were not trapped into a single relationship of loyalty, with little freedom over their voting choice.

Higher levels (value and frequency) of reciprocal exchange (e.g. through ROSCAs and ASCAs). This has already been indicated in the discussion of mutual assurance/insurance above. Clearly the more that poor people increase the value of reciprocity, so they are providing for themselves key alternatives to hierarchical dependency. In so doing, they are also participating in the formation and maintenance of institutions, activity which is itself an indicator not only greater independence but also of a less alienating future.

Seizure of untitled assets. In Bangladesh, unallocated state controlled land and other resources (forests, embankments, water-courses), where rights are not clear, are usually captured by local elites thus displaying and reinforcing their monopolies over the livelihoods of others. The extent to which poorer classes are able to assert their control over such assets in opposition to elites reveals a confidence in collective action and a willingness to discard their client status. They are indicating a willingness to incur new forms of risk, local level political risk, thus compatible not only with a present sense of security, but also the deliberate investment in the prospect of greater autonomy as the basis for future security.

Participation in local judicial processes. Poor people, poorly educated with low levels of literacy, are typically excluded from taking any role in formal judicial processes (for example, as lay magistrates) and usually find it hard to obtain justice from such institutions as plaintiffs or defendants. (See above, access to formal justice). The issue here is different. At the community level, Bangladesh has institutions of local regulation and justice—for example the *shalish*. Typically, these too are dominated by local elites and elders (male of course) drawn from those elites. Their judgements typically uphold the interests of those elites, and especially their dominant control over local property, but also over dependent men, women and children too. Punishment and other sanctions which accompany these discretionary judgements add to uncertainty. Civil society movements are seeking entry into these institutions, participating in the decisions and judgements as a key objective. Such entry is measurable

The fifth principle is enlarging choice and the risk pool

As noted above, a key problem for the poor is the narrowness of their risk pool, exacerbated by co-variance. Too many of their eggs are in one basket.²⁷ It is interesting to observe that pre-Green Revolution farming peasants practised far greater crop and management diversification as a conscious risk spreading strategy, though this was undermined by the mono-cropping tendencies of the Green Revolution technologies. Of course the limited skill base of poor rural people outside of agriculture and agricultural services limits their employment either to that agriculture, or to unskilled labour in rural works, construction or trading where competition is fierce. Families would minimise their exposure to income risk if they were able to extend their skill base and/or diversify their access to employment in a wider range of sectors. Likewise with personal relationships and thus the social aspects of their resource base. Reducing their sole dependence upon one patron would also reduce the negative consequences of that one relationship going sour. It might also offer some opportunities for a stronger bargaining stance over local rights and obligations. Diversifying the skill base as well as the functional spread of one's resources across different access points is, of course, also a function of investment and altered time preferences. This can be done via different family members. There are salutary lessons from Bangladesh²⁸ where key families spread their risk across different political parties, business sectors and indeed countries. This gives them a resilience to changes in regime and the patronage and favouritism that accompanies such changes. So, to summarise: the poor need to extend the options and arenas through which to deploy their profile of resources as a way of coping with both shocks, hazards and the continuous constraints of the clientelist political economy. In this way, their grip on security is strengthened.

Indicators:

Non-local circulation of savings. One of the problems with microfinance is that it confines poor people's savings to local financial markets, making their savings growth dependent upon local economic performance with recycled, revolving loans. This concentrates risk for these savings into local markets which are high turnover and low productivity due to the loan size ceilings trapping opportunities at the lower skill, easy entry, saturated end of the economy. Thus an important indicator is to take poor people's savings into wider circulation, linking them to wider opportunities for investment and growth. This also reduces vulnerability to co-variance of risk, instead spreading risk across different portfolios and activities. (Sharif and Wood 2001)

Diversification of employment opportunities. The indicator appears here as part of enlarging choice and the risk pool, but has been substantively discussed above under de-clientelisation.

De-segmentation of labour markets. Although mentioned above, this is a crucial element in the reduction of co-variance and dependency. In many developing countries, particular sub-sets of the population (perhaps ethnic, linguistic, regional or caste groups) have virtual monopolies over particular sectors of the labour market, operating strong social closure on outsiders. This functions to concentrate their own risk into one part of the labour market (which could be vulnerable to technological change or changes in global market demand and sourcing), and contains them within the power structures of that sector. Thus sub-groups in the society need to spread their sub-group risk

²⁷ Perhaps one should say 'apples' to capture the co-variance point, since rotten eggs do not tend to infect others, unlike apples.

²⁸ Or Bihar in India, where such risk spreading behaviour is strongly evident.

across different sectors and activities in order to secure gross income sources from which social protection re-distribution can occur within their identity and sense of moral obligation. The indicators here would be the openness of recruitment and the diversity of sub-group activity.

Proliferation of easily accessed service providers (including financial products). This is basically a replacement of monopolies by competition. Even with the proliferation of CS development agencies, let alone government services, for local populations, monopolies still exist as an outcome of territorial 'agreements' between providers. This restricts the prospect of exit, enforces loyalty and denies voice. With no effective accountability on performance, rent seeking and corruption confounds rule bound behaviour thus maintaining uncertainty, arbitrary entitlements and dependent forms of security.

Within family risk spreads through migration and remittances. Again this has been identified under de-clientelisation, but clearly has a function in enlarging choice and the risk pool. The indicator certainly requires disaggregated data at the household level.

Wider associational membership (e.g. professional, artisan, sector) with mutual insurance services. This is a social resources/capital issue, with accompanying problems of measurement. Before the global flexibilisation of labour, a standard indicator would have been trade union membership but this is now a weaker indicator, especially in societies where trades unions are themselves reproducing clientelist politics. Membership of political parties is equally problematic, since they also reproduce patron-clientelist forms of power. Some of this point is covered by the earlier references to collective action under 'preparation for hazards' and 'de-clientelisation': thus ROSCAs, community level organisations for managing villages and slums, common property arrangements. But none of these really enlarge choice and the risk pool. We need evidence of people going beyond their immediate social resources and networks to participate in wider institutions, which are not vulnerable to the principle of subtraction.²⁹ Such organisations have to be established on de-personalised grounds, with rules of membership independent of particular personalities. The existence of membership of such organisations, whether organised around employment or commercial interest, or community and neighbourhood, or the school, becomes an indicator that poor people are moving into trust relationships outside their own circle of risk.

The sixth principle refers to the improvement of the quality and predictability of institutional performance

This, of course, must, at least partially, be achieved via poor people's agency through their empowerment and voice. This is a familiar governance and accountability point. It refers to a process whereby poor people's resilient livelihoods can only be achieved by transferring their rights-based claims from the informal, personalised domain to the formal, bureaucratic domain. In other words, the counterpart principle to de-clientelisation. It also emphasises that secure livelihoods are not only achieved through immediate, personal activity but requires the activity of claiming opportunities, services and benefits from other agencies with guarantees. However, outside the state (including the

²⁹ It is useful to distinguish between intimate social networks and social capital on the principle of subtraction. The loss of a key player (i.e. subtraction) in an intimate network through death or out-migration will have a strong impact upon remaining members. This is not the case with broader notions of de-personalised social capital.

internationalised state), the market also needs to operate in non-arbitrary, non-exclusionary ways without monopolies and associated rent-seeking. Well-regulated markets maintain contractual rights, reduce uncertainty of employment and offer dimensions of social insurance. It has been interesting that the focus of much attention and advocacy has been upon governance and accountability in relation to the state, but not upon the improvement of regulated markets.

Indicators:

Media critiques of annual government budgets. These are broader forms of agency, stretching beyond the local and linking to the universal. While poor people may not be directly participating in the review of national government spending priorities, the evidence of their representation at these levels indicates a wider desire in the society for forms of public spending and fiscal policies which are committed to altering the time preferences of the poor. The involvement of the media in such critical analysis would indicate that in some way the poor had managed to recruit opinion formers in the middle class to their security and well-being 'project'.

Shifts in budget priorities towards human resource investment. There are simple proxy measures for determining pro-poor national budgets in terms of proportions on development and social sector spending. Within the focus upon education and health spending, it is possible to identify support for literacy, vocational skills enhancement, re-training; support for wider gender participation; support for poor people's key health priorities. There are also possibilities of direct budget support for employment generation, especially through infrastructure investment.

Pro-poor commitments in political party manifestos. Large scale CS organisations are now proposing that their 'members' scrutinise the claims of competing political parties to deliver pro-poor policies. Training and public events are organised to enable this scrutiny to occur, alongside hustings. Voter education can be controversial, but where there is evidence that political party representatives are being elected or removed by virtue of their records of support for poor people's security, that becomes an index of the confidence to pursue the agenda into the wider political realm.

Electoral outcomes correlated to indices of constituency mobilisation by civil society organisations. This is an extension of the previous measure. This would demonstrate a clear linkage between social mobilisation and political outcomes in terms of improvements in institutional responsibility. In many ways this is the ultimate test of the value of CS activity, though it is also very sensitive if the boundaries get blurred.

Court cases against politicians and bureaucrats as a result of popular criticism. Such anti-corruption, direct accountability is not yet widespread. It would certainly indicate a shift in power relations in the society. Although a 'remote' indicator of secure livelihoods, it links institutional performance to the interests of the poor and reveals a willingness to express, collectively, views about the negative behaviour of power-holders. In other words, the act of popular criticism is itself an indicator of determination to change the conditions under which livelihoods are pursued.

Access to justice (speed of queue time, acceptance of documentation, speed of outcome, implementation of court decisions). This accompanies the formalisation of rights, and in principle offers some very precise 'process' measures of institutional performance directly connected to the rights agenda. The typical circumstance is that poor people are denied justice through the operational

bias of court systems against them, enabling widespread corruption among minor officials and superior manipulation by power-holders in local and national political economies. Without meaningful and predictable support from the legal process, poor people remain reliant upon the uncertainty of informal relationships both hierarchical and reciprocal. While valuable in the absence of anything else, it is not the ideal state of affairs for sustaining security in the longer term.

The seventh and final principle is the strengthening for poor people of well functioning collective institutions

Collective action, especially at the local level, reduces adverse incorporation by offering an institutional alternative which is both instrumental and affective.³⁰ In contrast to the sixth principle, the seventh emphasises the significance of community action, thus reflecting ongoing pessimism about improvements in the institutional quality of the state and market, at least in the short and medium term. In other words, people cannot rely exclusively upon the successful reform of national or global level institutions, but also have to rely upon forms of collective action which are sufficiently stable and rule bound as to offer services and benefits in a reasonably guaranteed and predictable manner. Successful common property management of key basic needs and opportunities, mutual social protection and so on.

Indicators:

Clear rules determining eligibility for membership. In the absence of improvements in institutional responsibility in the wider political and economic domain, effective³¹ participation in local collective action which can substitute for the failure of conducive universal principles becomes essential. Uncertainty can be reduced and risks spread by families belonging to wider, community level organisations. There are crucial issues here of inclusion and exclusion, centred upon the certainty of membership. The sense of belonging and shared identity offers key psychological dimensions of resilience. In other words, strategic as well as practical resources. But to be successful in this way, such organisations need to adopt aspects of formality and transparency in order to ensure predictability as well as equity of benefit.

Clear rules indicating rights of members and behavioural expectations. Thus, in addition to clear principles of membership, some deliberate and formal specification of rights and obligations reduce the prospect of arbitrary and discretionary behaviour of fellow members. Resulting trust in the principle of cooperation reduces transactions costs and negotiating ambiguities, thus adding to the sense of security and predictability.

Rules for conduct of business, basis of decisions and sanctions for non-compliance and free-riding. Such rules, familiar as conditions of successful common property management, are also essential ingredients of trust and a constraint to cheating.

Range of services and inclusivity. Collective action may be single purpose, such as the management of a water body for fishing which nevertheless has key positive multiplier effects on livelihoods; or

³⁰ This is not a spelling mistake. 'Affective' is Weberian action category referring to the emotional satisfaction to be gained from the activity itself. In this context, then, collective action can be pleasurable as an experience, not just a means to an end.

³¹ Effective rather than affective is intended here.

they may be deliberately multi-functional, for example, combining common property management with mutual credit and insurance. A capacity to be inclusive with benefits and services within the 'identity' expectations of members is important for all, even if particular members for idiosyncratic reasons are technically free-riders (e.g. the elderly, the sick, the disabled). Such signals of inclusivity reassure other, active, members that should they also fall on harder times, their interests will be secured. This variable then becomes evidence of both altered time preferences as well as expansion of the risk pool.

Extent of internal cross-subsidies. This reinforces the point above, and can be measured relatively easily through the existence of social protection funds, for example. Another example would be the operation of criteria, which included members for services for which they could not pay. Thus, while objective measures of living standards may be low, a sense of resilience derived from secure inclusion, is strong.

Length of cycles for membership and entitlements. Resilience is obviously enhanced if collective institutions are perceived as stable over lengthy periods, perhaps even between generations and thus part of an institutional generational transfer. Predictability of entitlements (in a non-Sen sense) are essential, whether in a continuous sense over time, or reliably triggered in response to hazards, shocks and crises.

Appendix 2: Summary Analysis of Household Tracking Data

The table below provides a summary of the households included in our tracking studies. The table serves two important purposes. First, it shows very clearly the frequency with which the themes we identified in section 2, emerge across a range of extreme poverty contexts. This provides a form of validation to our theme selection. Second, it confirms that even when extreme poor households share similar themes, their trajectories still move in different directions. This reinforces the point that no two households are the same. This is evident in our final column which offers a summary reflection on the overall resilience status of the households. The column narrative begins with a description of the observed change in households from the start of their involvement with the NGO until our final tracking study. It then suggests an assessment of their overall resilience profile by considering key factors that are specific to each household. In this way, two households may have moved from ‘extreme poor’ status to ‘working poor’ status over the life of the project, but one is judged to have an increased level of resilience while the other may have a declining level of resilience. In most cases, the difference between the two households reflects household specific characteristics and conditions.

BENEFICIARY	PARTNER NGO	EXTREME POVERTY THEMES	RESILIENCE REFLECTION
BIDHAN	ADD	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Ill health (chronic) impacts • Political turmoil and violence • Economic insecurity and debt • Improvements followed with or combined with vulnerabilities 	Extreme poor to working poor but remains highly vulnerable, resilience declining with ill health
JAMIL	ADD	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Income diversification • Adaptive earning capacity • Ill health • Improvements followed with or combined with vulnerabilities 	Destitute to moderate poor. Resilience improving but has debts and ongoing health challenges
ROKEYA	ADD	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios (female headed household) • Market fluctuations, price hikes • Income diversification • Ill health • Improvements followed with or combined with vulnerabilities 	Destitute to moderate poor. Resilience stabilising and son will soon be ready to take on paid employment

SAGORIKA	ADD	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios (widow) • Ill health • Improvements followed with or combined with vulnerabilities • Economic insecurity and savings 	Destitute to destitute. Highly vulnerable, isolated, resilience declining
MUJIBUR	ADD	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Ill health and disability • Lack of income diversification • Migration 	Working extreme poor to moderate poor. Resilience declining with one income and risk of eviction
ABIDA	CARE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios (female headed household) • Income diversification • Adaptive earning capacity • Managing finances deliberately • Unpredictability of ill health • Economic security and savings 	Destitute to moderate poor. Resilience improving but risks of ill health are constant and also concerns she will be isolated
LATIF	CARE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Market fluctuations, price hikes and political turmoil • Migration to escape adversity and migration to secure employment • Income diversification • Adaptive earning capacity • Coping with hazards and shocks as a result of improved economic situation • More deliberate planning of household finances • Ill health • Improvements followed with or combined with vulnerabilities 	Working extreme poor to moderate poor. Resilience improving
MAHFUZ	CARE	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity with multiple earners • Managing finances deliberately • Economic security and savings • Unpredictability of ill health 	Working extreme poor to moderate poor. Resilience improving

		<ul style="list-style-type: none"> • Improvements followed with or combined with vulnerabilities 	
MAKUL	CARE	<ul style="list-style-type: none"> • Unpredictability of ill health (related also to long term disability) • Income diversification • Adaptive earning capacity with multiple earners • Managing finances deliberately • Economic security and savings 	Working extreme poor to moderate poor. Resilience improving
SAJIDA	CARE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Income diversification • Adaptive earning capacity with multiple earners • Managing finances deliberately • Economic security and savings 	Destitute to low earning non-poor. Resilience improving but depends on family support as she gets older
SHAHINUR	CARE	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity • Managing finances deliberately • Economic security and savings 	Working extreme poor to middle elite. Resilience improving
CHING CHU CHU	Caritas	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity with multiple earners • Managing finances deliberately • Economic security and savings • Unpredictability of ill health • Political turmoil and threat of violence 	Working extreme poor to moderate poor. Resilience improving. Concerns about ill health of wife and discrimination due to ethnic background
KO SA U	Caritas	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios – age and disability • Unpredictability of ill health • Political turmoil and threat of violence • Lack of adaptive earning capacity • Lack of income diversification • Economic insecurity and a lack of savings 	Destitute to lower working extreme poor. Resilience improving but highly vulnerable due to ill health, age and isolation. Concerns about discrimination due to ethnic background
MAYA CHAK	Caritas	<ul style="list-style-type: none"> • Changing family demographic – age • Economic insecurity and a lack of savings 	Destitute to upper working extreme poor. Resilience improving but highly

		<ul style="list-style-type: none"> • Income diversification • Lack of adaptive earning capacity • Political turmoil and threat of violence 	vulnerable due age and isolation. Concerns about discrimination due to ethnic background
JOYA CHING	Caritas	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios, female headed household • Ill health and death of working age adults • Extreme climate events: storms • Political turmoil and threat of violence • Lack of adaptive earning capacity • Lack of income diversification • Economic insecurity and a lack of savings 	Working extreme poor to lower moderate poor. Resilience improving but she has been abandoned and concerned about discrimination due to her ethnic background
RITA CHING CHARMA	Caritas	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity with multiple earners • Managing finances deliberately • Economic security and savings 	Working extreme poor to moderate poor. Resilience improving.
SU MU MRA	Caritas	<ul style="list-style-type: none"> • Changing family demographic – age, divorced and living alone • Unpredictability of ill health • Extreme climate events • Political turmoil and threat of violence • Economic insecurity 	Working extreme poor to lower moderate poor. Resilience improving but divorced and living alone and suffering from poor health. Concerns about discrimination due to ethnic background
BIPULA	Concern	<ul style="list-style-type: none"> • Changing family demographic – age, divorced with 4 dependents • Unpredictability of ill health • Extreme climate events • Economic insecurity • Lack of income diversification 	Moderate poor to working extreme poor. Resilience improving but high dependency ration, with one son suffering from ill health and risk of flooding is a constant concern
JARIGHOSH	Concern	<ul style="list-style-type: none"> • Changing family demographic, female headed household, disability • Unpredictability of ill health • Extreme climate events • Economic insecurity • Lack of income diversification 	Extreme poor to destitute. Resilience declining. Now begging

		<ul style="list-style-type: none"> • Lack of income earning capacity 	
JEBUNESSA	Concern	<ul style="list-style-type: none"> • Changing family demographic, female headed household • Income diversification • Adaptive earning capacity • Economic security and savings 	Working extreme poor to moderate poor. Resilience improving. Resilience improving. Female headed household with both members suffering ill health, one with chronic ill health
MORIUM	Concern	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: divorced and female headed household • Unpredictability of ill health • Lack of income diversification • Lack of adaptive earning capacity • Economic insecurity and lack of savings 	Working extreme poor to working extreme poor. Resilience declining: ill health, marginalisation and discrimination
SAJU	Concern	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: divorced, female headed household, disabled • Unpredictability of ill health • Lack of income diversification • Lack of adaptive earning capacity • Economic insecurity and lack of savings 	Working extreme poor to moderate poor. Resilience improving but vulnerable, abandoned, disabled
TASLIMA	Concern	<ul style="list-style-type: none"> • Extreme climate events • Income diversification • Adaptive earning capacity with dual earners • Economic security and savings • Unpredictability of ill health 	Working extreme poor to moderate poor. Resilience improving but husband's health is weak
PIARA	DSK	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Market fluctuations, price hikes and political turmoil • Unpredictability of ill health • Economic security and savings • Adaptive earning capacity 	Working extreme poor to middle elite. Resilience improving
MARIUM		<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Market fluctuations, price hikes and political turmoil • Economic security and savings • Adaptive earning capacity 	Destitute to working extreme poor. Resilience improving but vulnerable; husband has very poor health

		<ul style="list-style-type: none"> • Improvements followed with or combined with vulnerabilities 	
NASRIN	DSK	<ul style="list-style-type: none"> • Ill health of household members • Migration • Changing family demographic and dependency ratios • Price hikes and fluctuations • Dual incomes and diversification • Improvements followed with or combined with vulnerabilities • Managing finances deliberately • Political turmoil • Economic insecurity and debts 	Destitute to low earning non-poor. Resilience declining due to health concerns and lack of earning opportunities and debts
RAFEZA	DSK	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Income diversification • Ill health of household members • Extreme climate events • Income diversification • Economic security and savings 	Destitute to working extreme poor. Resilience improving but husband's health is a major concern
RUBINA	DSK	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Price hikes and fluctuations • Political turmoil and <i>hartals</i> • Economic security and savings • Improvements followed with or combined with vulnerabilities 	Destitute to working extreme poor. Resilience improving but vulnerable because of dependency ratios and debts. Female headed household
SHARNA	DSK	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Lack of income diversification • Economic insecurity • Lack of adaptive earning capacity • Unable to manage finances deliberately • Improvements followed with or combined with vulnerabilities 	Destitute to working extreme poor. Resilience improving but vulnerable because husband re-married and improving dependency ratios, irregular work.
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AUNG CHING	EcoDev	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Extreme climate events • Economic insecurity and no savings • Improvements followed with or combined with vulnerabilities 	Working extreme poor to upper moderate poor. Resilience improving but changing dependency ratios and low savings
MANU CHING	EcoDev	<ul style="list-style-type: none"> • Income diversification 	Working extreme poor to moderate

		<ul style="list-style-type: none"> • Adaptive earing capacity • Economic security and savings • Managing finances deliberately 	poor. Resilience improving
MONG MARMA	EcoDev	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Extreme climate events • Few savings • Income diversification • Unpredictability of ill health 	Working extreme poor to moderate poor but wife's health is poor
SONALI DEVI TANCHANGYA	EcoDev	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios with disabled brothers • Unpredictability of ill health • Lack of income diversification • Economic insecurity and no savings 	Working extreme poor to working extreme poor. Resilience declining. High dependency ratios and no income diversification
LABONI	EcoDev	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Unpredictability of ill health • Lack of income diversification • Economic insecurity and no savings • Debts 	Working extreme poor to working extreme poor. Resilience declining. Aged, ill health, debts
UNU CHING	EcoDev	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: female headed household • Unpredictability of ill health • Lack of income diversification • Economic insecurity and no savings • Improvements followed with or combined with vulnerabilities 	Working extreme poor to working extreme poor. Resilience declining. Ill health and lack of earning options. Female headed household
HENA	IDE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: female headed household • Income diversification • Unpredictability of ill health • Economic security and savings • Improvements followed with or combined with vulnerabilities 	Destitute to moderate poor. Resilience improving but elderly, managing a household with a disabled son
NARGIS	IDE	<ul style="list-style-type: none"> • Unpredictability of ill health • Lack of income diversification 	Working extreme poor to working extreme poor. Resilience declining with

		<ul style="list-style-type: none"> • Debts • Improvements followed with or combined with vulnerabilities • Migration 	debts and uncertain incomes and ill health
MINI	IDE	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity • Manage finances deliberately • Economic security 	Destitute to moderate poverty. Resilience improving
PARUL	IDE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Income diversification • Economic security and savings • Migration and labour markets • Unpredictability of ill health 	Working extreme poor to moderate poor. Resilience improving
SALMA	IDE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Unpredictability of ill health • Income diversification • Improvements followed with or combined with vulnerabilities • Debts and economic insecurity 	Destitute to working extreme poor. Resilience improving but vulnerable due to changing household demographics, debts
SHAHANAZ	IDE	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: family breakup • Income diversification • Unpredictability of ill health (physical and mental) • Economic insecurity 	Destitute to upper working extreme poor. Resilience declining due to health and trauma
DIPALI	NETZ	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios – widow • Income diversification • Unpredictability of ill health and being elderly • Lack of adaptive earning capacity • Improvements followed with or combined with vulnerabilities 	Destitute to low earning non poor. Resilience improving but elderly, ill health and isolated. <i>Adivasi</i>
GOURY	NETZ	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Income diversification • Adaptive earning capacity • Good health 	Low working extreme poor to moderate poor. Resilience improving. <i>Adivasi</i>
LAKSMI	NETZ	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios 	Low working extreme poor to moderate

		<ul style="list-style-type: none"> • Income diversification • Improvements followed with or combined with vulnerabilities • Economic insecurity and lack of savings 	poor. Resilience improving. Eviction risk. <i>Adivasi</i>
MADHABI	NETZ	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Income diversification • Adaptive earning capacity with multiple earners • Economic security and savings • Managing finances deliberately 	Low working extreme poor to moderate poor. Resilience improving. <i>Adivasi</i>
MALATI	NETZ	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Unpredictability of ill health and being elderly • Income diversification – but not without challenges • Economic security and savings 	Destitute to moderate poor. Ill health, elderly, high dependency ratios
ANITA	OXFAM	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity with multiple earners • Economic security and savings • Managing finances deliberately 	Destitute to non-poor. Resilience improving
CHILI	OXFAM	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Unpredictability of ill health and being elderly • Lack of income diversification • Managing finances deliberately 	Working extreme poor to high moderate poor. Resilience improving but facing constant health challenges
HASI	OXFAM	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: female headed household • Unpredictability of ill health and disability • Income diversification • Managing finances deliberately • Economic security and savings 	Destitute to non-poor. Resilience improving but female headed household with dependents. Also ill health and age.
MONZU	OXFAM	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: female headed household • Ill health impacts • Extreme climate events • Income diversification • Adaptive earning capacity 	Extreme poor to upper moderate poor. Resilience improving

		<ul style="list-style-type: none"> • Managing finances deliberately • Economic security and savings 	
PARU	OXFAM	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Unpredictability of ill health • Lack of income diversification • Lack of adaptive earning capacity • Combination of improvements with vulnerabilities 	Extreme poor to destitute. Resilience declining. Vulnerable to dependence on second husband
REHANA	OXFAM	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Migration and labour markets • Unpredictability of ill health • Political volatility • Economic insecurity and no savings 	Working extreme poor to moderate poor. Resilience declining : ill health, age, lack of job security
ASHRAFUL	Practical Action	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Migration and labour markets • Unpredictability of ill health and age • Extreme climate events • Economic security with some savings • Combination of improvements with vulnerabilities 	Working extreme poor to medium poor. Resilience improving but house is on embankment and he is getting old
BARKAT	Practical Action	<ul style="list-style-type: none"> • Income diversification • Adaptive earning capacity • Economic security and savings • Managing finances deliberately 	Low earning extreme poor to middle elite. Resilience improving
FAHMIDA	Practical Action	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios: widow • Income diversification • Adaptive earning capacity • Economic security and savings • Managing finances deliberately • Combination of improvements with vulnerabilities 	Working extreme lower earning non poor resilience improving but vulnerable to crop failure and dependency ratios changing. She is also a widow. House is on embankment
GONI MONDOL	Practical Action	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Migration and labour markets • Extreme climate events • Income diversification 	Working extreme lower earning non poor. Resilience improving. House is on embankment

		<ul style="list-style-type: none"> • Adaptive earning capacity with multiple earners 	
JALMAI	Practical Action	<ul style="list-style-type: none"> • Changing family demographic and dependency ratios • Migration and labour markets • Income diversification • Adaptive earning capacity • Managing finances deliberately • Combination of improvements with vulnerabilities 	Working extreme poor to working extreme poor. Resilience improving but reliant on son's income. Widow and getting old
BITHI MONDOL	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios, female headed household • Ill health impacts • Extreme climate event: <i>Sidr</i> and <i>Aila</i> and tidal surges • Ill health impacts • Improvements followed with or combined with vulnerabilities • Income diversification • Economic security • Managing finances deliberately • Adaptive earning capacity 	Working extreme poor to low earning non poor. Resilience improving but exposed to climate related vulnerabilities and suffers ill health. Widow
FARIDA	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios, female headed household • International migration and labour markets • Ill health impacts • Extreme climate events 	Working extreme poor to low earning non poor. Reliance improving but dependent on remittances. Also abandoned and with ill health
HALIMA	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios, female headed household/widow • International migration and labour markets • Debts • Ill health impacts • Extreme climate events • Combination of improvements with vulnerabilities 	Destitute to working extreme poor. Resilience improving but dependent on unreliable remittance. Also widowed and poor health
KHALIL	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Unpredictability of ill health • Economic security 	Working extreme poor to moderate poor. Resilience improving but with debts, changing dependency ratios and

		<ul style="list-style-type: none"> • Debts • Extreme climate events • Combination of improvements with vulnerabilities 	ill health
MONIR	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Migration and labour markets • Ill health impacts • Economic insecurity and lack of savings • Combination of improvements with vulnerabilities 	Working extreme poor to moderate poor. Resilience declining because of unemployment and reliance on ageing parents to look after the grandchildren. Ill health is a permanent concerns
OVI OKANGI	Save the Children	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Income diversification • Unpredictability of ill health • Economic security • Combination of improvements with vulnerabilities 	Working extreme poor to moderate poor. Resilience improving but has ongoing court cases
ADURI	Uttaran	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Unpredictability of ill health and disability and age • Extreme climate events • Improvements followed with or combined with vulnerabilities • Managing finances deliberately 	Destitute to lower earning non poor. Resilience improving but many dependents
KAMRUNNAHAR		<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Unpredictability of ill health • Economic insecurity and debts • Extreme climate events • Improvements followed with or combined with vulnerabilities 	Working extreme poor to working extreme poor. Resilience declining due to ill health and debts related to health
RANI	Uttaran	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Income diversification • Adaptive earning capacity • Unpredictability of ill health and age • Extreme climate events 	Working extreme poor to low earning non poor. Resilience improving but ageing and health challenged. Land registration incomplete
ROMENA	Uttaran	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Impact of accident/health • Combination of improvements with vulnerabilities • Economic security with some savings 	Destitute to moderate poor. Resilience improving but vulnerable to age and capacity to work. Also dependent on help of others

SHAH	Uttaran	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios • Income diversification • Adaptive earning capacity • Economic security and savings • Managing finances deliberately • Extreme climate events 	Low extreme poor to middle elite. Resilience improving
ZAMILA	Uttaran	<ul style="list-style-type: none"> • Changes in demographic composition and dependency ratios, disability • Improvements followed with or combined with vulnerabilities • Extreme climate events • Migration and labour markets • Ill health impacts • Improvements followed with or combined with vulnerabilities • Economic insecurity 	Destitute to working extreme poor. Resilience improving but ill health concerns as well as challenge of getting old

Appendix 3: Working Papers

In many ways, all of the Shiree Working Paper series (<http://www.shiree.org/research/working-papers/#.V9F113VTG70>) reflect on the dynamics of resilience. Some of the papers will appear in a forthcoming book entitled *Aiding resilience among the extreme poor in Bangladesh*.³² However in 2014, we adopted the idea of resilience as a deliberate overarching focus for a number of Working Papers. The papers are all based on primary research designed in conjunction with partner NGOs. The focus of the research thus reflected NGO partner priorities and challenges. Research participants and cases were selected to meet the specific the research topic and questions.

The resilience building capacity of extreme poor households depends on their levels of access to labour markets and earnings (Working Papers 17, 20, 21, 23), savings and financial services (Working Papers 17, 19 and 28), community networks (Working Papers 17, 19 and 22), and health services (Working Paper 18). Their level of resilience varies according to their respective levels of exposure to shocks and hazards (Working Papers 21, 23 and 35). The effects of these events on households' well-being, relationships and poverty at any given moment will depend on the household's status (Working Papers 18, 21, 23, 25 and 28) as well as their awareness and ability to anticipate shocks and hazards (Working Papers 18 and 35).

Working Paper 17: *The role of the private sector in building resilience among the extreme poor: A case study of collaboration between SETU project of CARE-Bangladesh and CHP-BD, a private company*

The data shows that engaging women in IGAs (i.e. often adding an extra source of income for extremely poor households) found that households with two sources of income adopted less extreme coping strategies and recovered faster from the shock compared to households that relied on one source of income only. The adoption of IGA was also an important way of recovering from the closure of a local factory that led to the loss of employment opportunities. However the research also showed that some families with two sources of income faced a second shock (often health related), which prompted a downward wellbeing trend.

Online at: http://www.shiree.org/wp-content/uploads/2012/02/17-care_final.pdf

Working Paper 18: *The effects of extreme poor Adivashi income-earners' ill-health on the resilience of their households: A qualitative analysis from the CHT*

This study, conducted in the Chittagong Hill Tracts, explores the health-seeking behaviour of Adivashis in Bandarban district, the quality of existing health care services, the coping strategies adopted in cases of ill-health, and the (short and long-term) impacts of ill-health on household livelihood and resilience. The main findings are that the negative impact of ill-health is multiplied by the longer-term effects of the coping strategies extreme poor households adopt during the period of suffering and the process of treatment. This confirms and contributes to earlier work arguing that the recovery period from ill-health of indigenous groups in the CHT is longer and more uncertain than the national average. The research identified that often the outcome of the health-seeking behaviour is affected by issues of inaccessibility, limited and low quality health services which critically impinge on recovery options. Coping strategies adopted by the extreme poor after facing a health shock are often not sufficient to allow households to maintain a stable economic status, and contribute to the decline of their economic status.

³² Wood, G. Ali, Z. Maitrot, M. and Devine, J. Forthcoming. *Aiding Resilience among the Extreme Poor in Bangladesh*, University Press Limited: Dhaka

Online at: http://www.shiree.org/wp-content/uploads/2012/02/18-caritas_final.pdf

Working Paper 19: *The savings and investment behavior of extreme poor Marma community households in resilience building: a case study on Green Hill village savings and loan association intervention in the Chittagong Hill Tracts*

This study explored, through a qualitative research approach, the linkages between the financial behaviour of extreme poor Marma households and their resilience. It found that extreme poor Marma households changed their financial behaviours (regarding savings and investing) as a result of their involvement with the conditional cash transfer and Village Savings and Loan Association (VSL). Their savings increased and this enabled them to cope better with illness, crisis/lean periods of savings, to invest in regular income generating activities, and to mitigate against the impact of shocks through less risky strategies such as borrowing from money lenders, reducing food consumption, distress asset/labour selling or providing extra labour. The intervention also impacted trade linkages with buyers and the marketing of produced products. This had important and positive effects on their resilience. Besides, the study found that the intervention also had effects on extreme, poor non-beneficiaries in that they benefitted from the presence of the groups in their villages and some were included by beneficiaries in the VSL schemes. The study concludes that the VSL association approach is effective in helping extreme poor households build their resilience in the CHT, where households have a limited access to other financial services.

Online at: http://www.shiree.org/wp-content/uploads/2012/02/19-Eco-Dev_final.pdf

Working Paper 20: *Effects of livestock asset transfer on the resilience of the landless – A case study of NETZ livestock project in Bangladesh*

The data collected shows that there is a significant risk that the asset-transfer programme may push extreme poor beneficiaries to adopt riskier livelihood strategies that do not always result in well-being improvement. The target group does not have the capacity to access land (landless or near landless) and often is discriminated against in market places. For these two reasons, the households cannot ensure financial returns from the asset transfer. This results in a weakened resilience portfolio as extremely poor households often turn to loans that increase their debts. Also as a household becomes trapped in debt, it is progressively excluded from community-based solidarity networks, which reduces its livelihood options to cope with shocks and events. As a result the maintenance of the asset is prioritized in the short-term but the longer term well-being and resilience capacity is undermined.

Online at: http://www.shiree.org/wp-content/uploads/2012/02/20-netz_final.pdf

Working Paper 21: *Food Insecurity and Resilience among Extreme Poor Female Headed Households in Coastal Bangladesh*

The paper highlights how household composition and social norms play an important role in determining accessible livelihood opportunities. The paper shows that female headed households (FHHs) - in this case defined as young separated women or widows - have limited income generating options that allow them to graduate. It shows that within FHHs, those with young children (especially girls) have an even more limited range of livelihood options. Given the labelling and stigma associated with begging and working outside the homestead (i.e. cash for work, day labouring etc.), FHHs rely mostly on home-based work which means less exposure to men and by implication, greater prospects to protect their dignity and social reputation. Working outside of the home would bring more short-term economic benefits but would jeopardise the status of the working woman and her children. However, such options leave the same households with limited income generating options, and this eventually impacts on food security and other livelihood options.

Online at: http://www.shiree.org/wp-content/uploads/2012/02/21-Oxfam_final.pdf

Working Paper 22: *The role of social protection allowance programmes in extreme poor households' resilience: Social means to economic resilience?*

This study investigated the extent to which allowances to widows, elders and disabled people facilitate livelihoods and resilience. The data shows that for both receivers and non-receivers, expenditures are higher than incomes, which causes vulnerabilities and pushes households to adopt extreme coping strategies. Although the allowance amount is relatively small and insufficient to significantly contribute to household graduation, it often enables recipients to stabilize their earnings and help them cope better with certain hazards. The paper argues that the allowance has important social effects for recipients. By being re-integrated within households for example and by contributing to spiritual or cultural events, recipients avoid being excluded and maintain their access to networks. Social protection therefore acts as social means to economic resilience which the author calls 'social resilience'.

Online at: http://www.shiree.org/wp-content/uploads/2012/02/22-uttaran_final.pdf

Working Paper 23: *Occupational Health and Safety in Urban and Peri-Urban Bangladesh: An Important Cause and Consequence of Extreme Poverty*

Poor occupational health and safety damages lives and livelihoods, which in turn impedes economic growth. Poor and unsafe work conditions are both a cause and consequence of extreme poverty. They reinforce each other negatively. The significance of occupational health and safety is particularly strong in countries like Bangladesh where it is not adequately addressed or explored. This study focuses on urban and peri-urban Bangladesh drawing from 15 Life History interviews with people who became disabled during work, 10 in-depth interviews with vulnerable workers in high risk environments, and key informant interviews with five senior management officials in high risk workplaces. Findings confirm that extreme poor people are not only disproportionately drawn into high risk and unhealthy jobs but also that accidents and health problems that arise from these jobs, exacerbate poverty. Employers were reluctant to take responsibility for workers and any support offered to injured workers was mainly done out of charity. Sub-contracting was found to be a potentially harmful practice of the business/industry owners which again makes workers more vulnerable. The paper concludes that occupational health and safety in Bangladesh should be a higher priority in discussions of extreme poverty, its consequences and its solutions.

Online at: <http://www.shiree.org/wp-content/uploads/2012/02/23-Occupational-Health-and-Safety-in-Urban-and-Peri-Urban-Bangladesh-ADD.pdf>

This working paper was also published in *International Journal of Occupational Safety and Health*, 4(1): 41-50.

Working Paper 25: *Exploring the Processes and Consequences of Child Labour in Building Resilience of the Extreme Poor: The Genealogy of Child Labour in Northern Districts of Bangladesh*

The research investigates linkages between education, extreme poor marriages, child labour and intergeneration poverty. It finds that most parents of children labouring were also working children themselves. It also found that they were likely to come from big families with high dependency ratios where the short-term costs associated with schooling could not match the short-term benefits of paid labor. Since parents who have received educations are (often not always) in comparatively more likely to be in better socio-economic position to those who did not, they also are less likely to deprive their children of education, if they have the means to afford it. These findings are often heavily gendered too. The dominant practice within extreme poor households used to be to marry off young girls so that parents do not benefit from their daughter's income. In reality this situation has changed and poor parents send their daughters outside the home, regions and even districts to earn an income. Girls are

particularly likely to be pulled out of school temporarily when fathers are incapable of laboring, significantly disrupt their educational development and hamper their prospect of resilience building (through better educational achievement).

Online at: <http://www.shiree.org/wp-content/uploads/2012/02/Working-paper-25-pab.pdf>

Working Paper 28: *Building Resilience: A Gender Sensitive Analysis of 'Shiree Interventions'*

This study investigates the impact of Save the Children's Household Economic and Food Security (HEFS) asset transfer programme on intra-household relationships and livelihood dynamics of extreme poor households using a gender lens. The key component of the programme is based on an asset transfer of usually one to two key assets. Using mixed-methods, the paper explores how the intervention contributes to building extreme poor's resilience defined as the "capacity of a household to cope with different household shocks and hazards in their normal day to day life and return to the original situation".

The paper finds that creating opportunities for women to generate an income plays a role in building resilience of household through extra income, tendency to save and/or invest in schooling, nutrition. The paper argues that collaborative intra-household relationships between husband and wife can help extreme poor households better cope with shocks and better prepare for hazards. The project intervention not only created the opportunity for women to become involved in income generating activities but also allowed them to support their husbands to maximize their own income generating opportunities. Although it was reported that women's mobility and autonomy was still being challenged, the data suggests that some women who used to employ negative coping strategies now participate in decision-making and have gained more control over household incomes. It shows that women can play a key role in building resilience of household by supporting the household to better cope with shocks and prepare for hazards. The transfers seemingly created more consultative and collaborative relationships between husbands and wives, which lead to better resilience (through dual income, secret savings, child care and asset accumulation).

Online at: <http://www.shiree.org/wp-content/uploads/2012/02/SCI-WP-Phase-4-22-Apr-2015.pdf>

Working Paper 35: *Seasonal food security strategies of the 'extreme poor' of Haor in Bangladesh*

This working paper presents findings from research on seasonal fluctuations of food security and different food strategies of the extremely poor people in the North-East *Haor* region of Bangladesh. The study uses a mixed-method approach analysing both a quantitative data set and a collection of qualitative data including case studies, focus group discussions and participant observation during the monsoon. The study finds that the poorest define food security as consuming protein in their meals, having regular income and job opportunities round the year. Fish intake is significantly related with seasonal fluctuations of weekly expenses in fish, savings, loan taking, number of Income sources, and with duration of migration of both males and females. In addition, the research also suggests that a capital based sustainable livelihood framework is limited in explaining access challenges, power relationships, cultural value patterns and historical aspects and understandings of the food strategies of the poorest. Distress food strategies include changes to the frequency of food consumption, quantity and quality of meals, alternating food choices, starving and borrowing, buying food on credit and giving more food to income earners.

Online at: <http://www.shiree.org/wp-content/uploads/2012/02/35-Seasonal-food-security-strategies.pdf>